

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	60	59	97	37	36	98	33	32	96
<b>Worker characteristics</b>									
Management, professional, and related .....	79	78	98	45	44	98	53	51	96
Management, business, and financial .....	86	85	99	59	58	99	62	61	98
Professional and related .....	76	75	98	39	39	98	49	47	96
Teachers .....	74	72	97	22	22	99	39	38	97
Primary, secondary, and special education school teachers .....	82	81	98	20	19	98	39	38	98
Registered nurses .....	76	76	99	36	36	99	50	48	96
Service .....	34	33	96	21	20	96	12	12	96
Protective service .....	70	67	96	28	27	96	22	22	96
Sales and office .....	59	57	96	36	35	97	33	32	96
Sales and related .....	47	44	93	28	27	95	20	18	92
Office and administrative support .....	65	64	97	41	40	97	41	39	97
Natural resources, construction, and maintenance	61	60	97	38	38	99	29	28	98
Construction, extraction, farming, fishing, and forestry .....	55	53	97	34	34	100	22	21	98
Installation, maintenance, and repair .....	67	66	98	42	41	99	35	34	97
Production, transportation, and material moving ...	65	62	96	46	45	98	29	28	97
Production .....	72	69	96	53	52	99	33	32	97
Transportation and material moving .....	58	56	96	40	39	98	26	25	97
Full time .....	75	73	98	44	43	98	42	41	97
Part time .....	15	13	88	15	14	95	5	5	94
Union .....	86	85	98	48	48	98	34	33	97
Nonunion .....	56	54	97	35	34	98	33	32	96
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	26	23	91	18	17	95	8	8	96
Lowest 10 percent .....	12	11	89	14	13	96	2	2	92
Second 25 percent .....	63	61	97	36	35	97	30	29	96
Third 25 percent .....	76	74	98	47	46	99	44	42	97
Highest 25 percent .....	86	85	99	52	51	99	57	55	97
Highest 10 percent .....	89	88	99	55	55	99	60	58	97
<b>Establishment characteristics</b>									
Goods-producing industries .....	73	71	97	53	52	99	36	35	97
Service-providing industries .....	58	57	97	34	33	97	33	32	96
Education and health services .....	68	66	98	28	27	98	37	36	96
Educational services .....	76	74	98	24	24	99	40	39	96
Elementary and secondary schools .....	76	75	98	21	21	99	35	35	97
Junior colleges, colleges, and universities	83	80	96	31	30	99	55	52	95
Healthcare and social assistance .....	62	61	98	30	29	97	35	34	96
Hospitals .....	86	85	98	45	44	98	61	58	96
Public administration .....	83	82	99	27	26	99	31	30	96

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	40	39	97	28	27	98	22	21	97
1 to 49 workers .....	36	34	96	26	25	98	19	18	97
50 to 99 workers .....	55	53	97	35	34	97	30	29	97
100 workers or more .....	79	77	97	45	44	98	44	42	96
100 to 499 workers .....	73	70	97	43	42	97	38	36	97
500 workers or more .....	85	83	98	47	47	99	50	48	96
<b>Geographic areas</b>									
New England .....	61	59	97	39	39	98	37	36	97
Middle Atlantic .....	59	58	99	69	69	99	32	30	96
East North Central .....	66	64	97	40	39	97	37	35	97
West North Central .....	59	57	96	32	31	97	38	37	98
South Atlantic .....	60	59	97	33	32	97	34	33	96
East South Central .....	67	64	95	29	28	97	30	29	97
West South Central .....	63	60	96	28	27	97	31	30	96
Mountain .....	59	57	97	27	26	98	37	35	95
Pacific .....	53	52	98	24	24	98	28	27	97

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<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> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	6	94
<b>Worker characteristics</b>		
Management, professional, and related .....	5	95
Management, business, and financial .....	4	96
Professional and related .....	5	95
Teachers .....	9	91
Primary, secondary, and special education school teachers .....	9	91
Registered nurses .....	2	98
Service .....	8	92
Protective service .....	10	90
Sales and office .....	6	94
Sales and related .....	8	92
Office and administrative support .....	6	94
Natural resources, construction, and maintenance	7	93
Construction, extraction, farming, fishing, and forestry .....	6	94
Installation, maintenance, and repair .....	8	92
Production, transportation, and material moving ...	4	96
Production .....	4	96
Transportation and material moving .....	4	96
Full time .....	6	94
Part time .....	5	95
Union .....	6	94
Nonunion .....	6	94
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	8	92
Lowest 10 percent .....	7	93
Second 25 percent .....	6	94
Third 25 percent .....	6	94
Highest 25 percent .....	5	95
Highest 10 percent .....	5	95
<b>Establishment characteristics</b>		
Goods-producing industries .....	4	96
Service-providing industries .....	6	94
Education and health services .....	6	94
Educational services .....	9	91
Elementary and secondary schools .....	9	91
Healthcare and social assistance .....	3	97
Hospitals .....	2	98
Public administration .....	10	90

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	7	93
1 to 49 workers .....	7	93
50 to 99 workers .....	6	94
100 workers or more .....	5	95
100 to 499 workers .....	5	95
500 workers or more .....	5	95
<b>Geographic areas</b>		
New England .....	9	91
Middle Atlantic .....	4	96
East North Central .....	6	94
West North Central .....	4	96
South Atlantic .....	6	94
East South Central .....	13	87
West South Central .....	5	95
Mountain .....	7	93
Pacific .....	4	96

<sup>1</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>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	56	2	39	3	1
<b>Worker characteristics</b>					
Management, professional, and related .....	63	2	31	2	1
Management, business, and financial .....	70	2	25	2	1
Professional and related .....	60	2	34	2	1
Teachers .....	38	1	54	5	2
Primary, secondary, and special education school teachers .....	32	1	60	5	2
Registered nurses .....	74	2	23	—	—
Service .....	46	1	49	3	1
Protective service .....	38	3	54	4	1
Sales and office .....	61	2	34	2	( <sup>2</sup> )
Sales and related .....	58	—	35	3	—
Office and administrative support .....	61	2	34	2	( <sup>2</sup> )
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry .....	21	—	72	4	—
Installation, maintenance, and repair .....	50	1	45	4	( <sup>2</sup> )
Production, transportation, and material moving ...	46	1	47	6	( <sup>2</sup> )
Production .....	45	1	47	7	( <sup>2</sup> )
Transportation and material moving .....	47	—	47	4	—
Full time .....	56	2	39	3	1
Part time .....	55	2	38	4	1
Union .....	37	1	52	9	1
Nonunion .....	61	2	35	1	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	47	—	51	2	—
Lowest 10 percent .....	32	—	65	2	—
Second 25 percent .....	52	1	42	3	1
Third 25 percent .....	54	2	40	3	1
Highest 25 percent .....	62	3	31	3	( <sup>2</sup> )
Highest 10 percent .....	65	3	29	2	( <sup>2</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	45	2	47	5	( <sup>2</sup> )
Service-providing industries .....	58	2	37	3	1
Education and health services .....	53	1	42	3	1
Educational services .....	42	1	51	4	2
Elementary and secondary schools .....	32	1	60	4	2
Junior colleges, colleges, and universities .....	60	2	33	4	1
Healthcare and social assistance .....	63	—	34	1	—
Hospitals .....	79	2	18	1	( <sup>2</sup> )
Public administration .....	36	3	53	7	2

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers .....	46	1	50	2	1
1 to 49 workers .....	45	1	51	2	1
50 to 99 workers .....	48	1	49	2	( <sup>2</sup> )
100 workers or more .....	60	2	33	4	1
100 to 499 workers .....	59	2	36	3	( <sup>2</sup> )
500 workers or more .....	61	3	31	4	1
<b>Geographic areas</b>					
New England .....	64	—	32	3	—
Middle Atlantic .....	59	—	33	5	—
East North Central .....	50	—	44	4	—
West North Central .....	58	1	37	4	( <sup>2</sup> )
South Atlantic .....	61	2	33	2	2
East South Central .....	57	—	39	2	—
West South Central .....	52	—	44	2	—
Mountain .....	55	—	43	—	—
Pacific .....	51	3	43	3	( <sup>2</sup> )

<sup>1</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>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	1	61	13	22	4	1.3	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1	58	13	24	5	1.4	1.0
Management, business, and financial .....	1	57	10	26	5	1.4	1.0
Professional and related .....	1	58	14	23	4	1.4	1.0
Teachers .....	—	49	24	23	—	1.4	—
Primary, secondary, and special education school teachers .....	—	48	28	23	2	1.4	—
Registered nurses .....	—	75	10	10	—	1.2	1.0
Service .....	1	63	14	19	3	1.3	1.0
Protective service .....	—	57	19	17	7	1.4	1.0
Sales and office .....	( <sup>3</sup> )	66	10	20	4	1.3	1.0
Sales and related .....	—	78	8	11	3	1.2	1.0
Office and administrative support .....	1	61	11	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	61	15	20	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	—	58	16	23	2	1.4	1.0
Installation, maintenance, and repair .....	1	61	15	19	3	1.3	1.0
Production, transportation, and material moving ...	( <sup>3</sup> )	64	15	18	2	1.3	1.0
Production .....	—	59	14	25	—	1.4	1.0
Transportation and material moving .....	1	69	16	12	2	1.2	1.0
Full time .....	1	61	13	22	4	1.4	1.0
Part time .....	1	74	10	9	6	1.3	1.0
Union .....	1	64	17	13	5	1.3	1.0
Nonunion .....	( <sup>3</sup> )	61	12	23	4	1.4	1.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	—	68	11	18	—	1.3	1.0
Lowest 10 percent .....	—	70	—	—	—	1.3	1.0
Second 25 percent .....	1	66	13	19	2	1.3	1.0
Third 25 percent .....	1	61	13	22	3	1.3	1.0
Highest 25 percent .....	1	58	13	24	5	1.4	1.0
Highest 10 percent .....	1	54	13	27	6	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	—	53	13	28	—	1.4	1.0
Service-providing industries .....	1	63	13	20	4	1.3	1.0
Education and health services .....	1	62	15	19	3	1.3	1.0
Educational services .....	1	48	21	26	4	1.4	—
Elementary and secondary schools .....	—	45	28	25	2	1.4	1.5
Junior colleges, colleges, and universities .....	2	51	14	28	4	1.4	—
Healthcare and social assistance .....	1	71	11	15	2	1.2	1.0
Hospitals .....	2	73	12	11	1	1.2	1.0
Public administration .....	—	59	18	17	—	1.4	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers .....	—	61	12	21	—	1.4	1.0
1 to 49 workers .....	—	66	10	18	—	1.4	1.0
50 to 99 workers .....	—	53	16	27	—	1.4	1.0
100 workers or more .....	1	61	13	22	3	1.3	1.0
100 to 499 workers .....	—	63	12	22	—	1.4	1.0
500 workers or more .....	1	60	14	21	3	1.3	1.0
<b>Geographic areas</b>							
New England .....	1	65	13	17	4	1.3	1.0
Middle Atlantic .....	1	56	18	19	6	1.4	1.0
East North Central .....	—	60	14	24	—	1.4	1.0
West North Central .....	—	54	17	23	—	1.4	1.0
South Atlantic .....	—	64	11	22	—	1.3	1.0
East South Central .....	—	56	9	30	—	1.4	1.0
West South Central .....	—	63	11	23	—	1.3	1.0
Mountain .....	—	75	12	12	—	1.2	1.0
Pacific .....	—	63	7	23	—	1.4	1.0

<sup>1</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>2</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> 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 <sup>2</sup>					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
<b>Worker characteristics</b>							
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: <sup>3</sup>							
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
<b>Establishment characteristics</b>							
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,<sup>1</sup> 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 <sup>2</sup>					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
<b>Geographic areas</b>							
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

<sup>1</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>2</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 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2013**

(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 .....	10,000	–	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	–	10,000	20,000	50,000	50,000
Teachers .....	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	–	10,000	25,000	50,000	50,000
Registered nurses .....	–	10,000	–	–	50,000
Service .....	–	10,000	15,000	25,000	50,000
Protective service .....	5,000	10,000	15,000	25,000	50,000
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	20,000	25,000	50,000
Natural resources, construction, and maintenance .....	10,000	10,000	20,000	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	–	–	50,000
Production, transportation, and material moving .....	10,000	10,000	20,000	25,000	50,000
Production .....	10,000	15,000	20,000	30,000	50,000
Transportation and material moving .....	10,000	10,000	20,000	25,000	50,000
Full time .....	10,000	10,000	20,000	30,000	50,000
Part time .....	5,000	5,000	10,000	20,000	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 .....	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent .....	5,000	10,000	–	20,000	25,000
Second 25 percent .....	10,000	10,000	20,000	25,000	50,000
Third 25 percent .....	10,000	10,000	20,000	–	50,000
Highest 25 percent .....	10,000	–	25,000	50,000	50,000
Highest 10 percent .....	10,000	–	30,000	50,000	50,000
<b>Establishment characteristics</b>					
Goods-producing industries .....	10,000	15,000	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	–	50,000
Educational services .....	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools .....	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	10,000	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	25,000	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 2013—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	\$20,000	\$25,000	\$50,000
1 to 49 workers .....	10,000	—	20,000	25,000	50,000
50 to 99 workers .....	10,000	10,000	20,000	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	25,000	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	50,000
Middle Atlantic .....	5,000	10,000	—	40,000	50,000
East North Central .....	10,000	15,000	20,000	25,000	50,000
West North Central .....	10,000	15,000	20,000	—	50,000
South Atlantic .....	10,000	10,000	20,000	25,000	50,000
East South Central .....	10,000	10,000	20,000	25,000	50,000
West South Central .....	5,000	10,000	20,000	25,000	50,000
Mountain .....	10,000	—	20,000	—	50,000
Pacific .....	5,000	10,000	20,000	40,000	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> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	45	37	16	1
<b>Worker characteristics</b>				
Management, professional, and related .....	50	36	—	—
Management, business, and financial .....	52	36	11	1
Professional and related .....	49	36	13	2
Teachers .....	45	37	16	2
Primary, secondary, and special education school teachers .....	43	40	14	3
Registered nurses .....	52	31	—	—
Service .....	33	31	35	1
Protective service .....	38	43	—	—
Sales and office .....	47	35	17	1
Sales and related .....	47	33	19	1
Office and administrative support .....	47	36	16	1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	42	44	11	2
Installation, maintenance, and repair .....	35	48	13	4
Production, transportation, and material moving ...	47	42	—	—
Production .....	43	43	13	2
Transportation and material moving .....	38	51	10	1
Full time .....	49	33	16	2
Part time .....	46	39	14	1
Union .....	40	18	40	2
Nonunion .....	47	34	15	4
Nonunion .....	45	38	17	1
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	32	32	35	1
Lowest 10 percent .....	29	—	49	—
Second 25 percent .....	43	41	16	1
Third 25 percent .....	46	39	—	—
Highest 25 percent .....	52	35	12	2
Highest 10 percent .....	53	33	13	2
<b>Establishment characteristics</b>				
Goods-producing industries .....	41	47	10	1
Service-providing industries .....	46	34	18	1
Education and health services .....	42	35	21	2
Educational services .....	46	36	14	4
Elementary and secondary schools .....	40	44	10	6
Junior colleges, colleges, and universities	62	23	—	—
Healthcare and social assistance .....	39	35	24	1
Hospitals .....	55	28	15	1
Public administration .....	52	37	9	2

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	31	40	28	1
1 to 49 workers .....	31	38	31	1
50 to 99 workers .....	34	45	21	1
100 workers or more .....	53	35	10	2
100 to 499 workers .....	44	44	11	1
500 workers or more .....	61	27	10	2
<b>Geographic areas</b>				
New England .....	54	45	—	—
Middle Atlantic .....	20	24	56	1
East North Central .....	56	40	—	4
South Atlantic .....	53	47	—	1
East South Central .....	48	50	—	—
West South Central .....	61	39	—	—
Mountain .....	52	47	—	1
Pacific .....	52	36	12	1

<sup>1</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>2</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	18	82
<b>Worker characteristics</b>		
Management, professional, and related .....	13	87
Management, business, and financial .....	10	90
Professional and related .....	14	86
Teachers .....	13	87
Primary, secondary, and special education school teachers .....	11	89
Registered nurses .....	16	84
Service .....	36	64
Protective service .....	21	79
Sales and office .....	19	81
Sales and related .....	24	76
Office and administrative support .....	17	83
Natural resources, construction, and maintenance	15	85
Construction, extraction, farming, fishing, and forestry .....	15	85
Installation, maintenance, and repair .....	14	86
Production, transportation, and material moving ...	17	83
Production .....	14	86
Transportation and material moving .....	21	79
Full time .....	16	84
Part time .....	37	63
Union .....	17	83
Nonunion .....	18	82
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	40	60
Lowest 10 percent .....	51	49
Second 25 percent .....	18	82
Third 25 percent .....	15	85
Highest 25 percent .....	12	88
Highest 10 percent .....	12	88
<b>Establishment characteristics</b>		
Goods-producing industries .....	12	88
Service-providing industries .....	20	80
Education and health services .....	21	79
Educational services .....	9	91
Elementary and secondary schools .....	7	93
Junior colleges, colleges, and universities .....	9	91
Healthcare and social assistance .....	28	72
Hospitals .....	19	81
Public administration .....	18	82

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	26	74
1 to 49 workers .....	29	71
50 to 99 workers .....	20	80
100 workers or more .....	14	86
100 to 499 workers .....	16	84
500 workers or more .....	11	89
<b>Geographic areas</b>		
New England .....	4	96
Middle Atlantic .....	47	53
East North Central .....	7	93
South Atlantic .....	7	93
East South Central .....	8	92
West South Central .....	5	95
Mountain .....	5	95
Pacific .....	13	87

<sup>1</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>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	6	2	70	22	1
<b>Worker characteristics</b>					
Management, professional, and related .....	2	1	67	30	1
Management, business, and financial .....	2	1	59	37	1
Professional and related .....	1	1	71	25	1
Teachers .....	—	—	84	8	2
Primary, secondary, and special education school teachers .....	—	—	85	6	—
Registered nurses .....	2	—	83	13	—
Service .....	4	1	88	6	1
Protective service .....	—	—	82	14	—
Sales and office .....	3	1	68	27	1
Sales and related .....	4	—	71	25	—
Office and administrative support .....	3	1	68	28	1
Natural resources, construction, and maintenance .....	16	—	60	18	—
Construction, extraction, farming, fishing, and forestry .....	29	—	54	8	—
Installation, maintenance, and repair .....	7	—	64	25	—
Production, transportation, and material moving ...	16	—	69	11	—
Production .....	18	—	62	13	—
Transportation and material moving .....	13	—	76	8	—
Full time .....	6	2	68	23	1
Part time .....	4	—	85	10	—
Union .....	17	7	62	13	1
Nonunion .....	3	1	71	24	1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	5	2	84	9	1
Lowest 10 percent .....	1	—	94	4	—
Second 25 percent .....	7	1	74	17	1
Third 25 percent .....	7	2	68	22	( <sup>3</sup> )
Highest 25 percent .....	4	2	62	31	1
Highest 10 percent .....	2	1	62	33	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	17	—	59	18	—
Service-providing industries .....	3	1	72	23	1
Education and health services .....	4	1	85	9	2
Educational services .....	4	—	86	8	—
Elementary and secondary schools .....	—	—	89	4	2
Junior colleges, colleges, and universities .....	1	—	82	16	—
Healthcare and social assistance .....	4	—	85	10	—
Hospitals .....	1	—	82	14	—
Public administration .....	2	—	84	12	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	6	2	75	16	( <sup>3</sup> )
1 to 49 workers .....	6	—	74	17	—
50 to 99 workers .....	6	—	77	14	—
100 workers or more .....	6	2	66	25	1
100 to 499 workers .....	7	1	71	20	( <sup>3</sup> )
500 workers or more .....	4	3	62	29	2
<b>Geographic areas</b>					
New England .....	5	—	65	27	—
Middle Atlantic .....	4	—	85	10	—
East North Central .....	11	4	60	25	( <sup>3</sup> )
South Atlantic .....	6	1	68	25	( <sup>3</sup> )
East South Central .....	9	—	65	21	—
West South Central .....	6	—	58	34	—
Mountain .....	4	—	68	27	—
Pacific .....	2	2	69	24	3

<sup>1</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>2</sup> 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."

<sup>3</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	92	12	21	26	26	26	8
<b>Worker characteristics</b>							
Management, professional, and related .....	90	12	18	26	26	26	10
Management, business, and financial .....	92	12	18	26	26	26	8
Professional and related .....	89	12	20	26	26	26	11
Teachers .....	83	12	22	26	26	52	17
Primary, secondary, and special education school teachers .....	80	13	22	26	—	52	20
Registered nurses .....	93	12	18	26	26	26	7
Service .....	95	13	26	26	26	52	5
Protective service .....	92	12	24	26	26	26	8
Sales and office .....	93	12	18	26	26	26	7
Sales and related .....	91	12	13	26	26	26	9
Office and administrative support .....	93	12	20	26	26	26	7
Natural resources, construction, and maintenance .....	90	13	24	26	26	36	10
Installation, maintenance, and repair .....	88	13	24	26	26	—	12
Production, transportation, and material moving ...	92	13	25	26	26	26	8
Production .....	92	13	—	26	26	26	8
Transportation and material moving .....	93	13	26	26	26	26	7
Full time .....	91	12	20	26	26	26	9
Part time .....	95	18	26	26	26	52	5
Union .....	87	13	26	26	26	52	13
Nonunion .....	93	12	18	26	26	26	7
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	94	12	25	26	26	—	6
Lowest 10 percent .....	97	21	26	26	26	52	3
Second 25 percent .....	94	12	20	26	26	26	6
Third 25 percent .....	92	12	20	26	26	26	8
Highest 25 percent .....	88	13	22	26	26	26	12
Highest 10 percent .....	87	12	21	26	26	26	13
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	13	24	26	26	26	8
Service-providing industries .....	92	12	21	26	26	26	8
Education and health services .....	91	12	21	26	26	26	9
Educational services .....	84	13	22	26	26	52	16
Elementary and secondary schools .....	78	13	21	26	—	52	22
Junior colleges, colleges, and universities .....	91	18	26	26	26	26	9
Healthcare and social assistance .....	95	12	18	26	26	26	5
Hospitals .....	92	12	20	26	26	26	8
Public administration .....	87	—	24	26	26	52	13

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	94	12	18	26	26	26	6
1 to 49 workers .....	94	12	21	26	26	26	6
50 to 99 workers .....	93	12	13	26	26	26	7
100 workers or more .....	91	13	22	26	26	26	9
100 to 499 workers .....	94	12	13	26	26	26	6
500 workers or more .....	88	13	25	26	26	26	12
<b>Geographic areas</b>							
New England .....	90	12	13	26	26	26	10
Middle Atlantic .....	93	21	26	26	26	26	7
East North Central .....	87	13	20	26	26	26	13
South Atlantic .....	95	12	—	26	26	—	5
East South Central .....	94	11	12	26	26	26	6
West South Central .....	94	12	13	26	26	26	6
Pacific .....	94	12	—	26	26	26	6

<sup>1</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>2</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 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	1	19	2	39	26	13	62.7	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	1	19	2	39	21	18	63.7	60.0
Management, business, and financial .....	1	17	2	41	20	19	64.5	60.0
Professional and related .....	1	20	2	39	21	17	63.3	60.0
Teachers .....	—	28	4	30	16	22	64.6	60.0
Primary, secondary, and special education school teachers .....	—	34	3	27	16	20	62.5	60.0
Registered nurses .....	2	21	2	51	15	9	60.0	60.0
Service .....	—	27	—	33	33	4	60.1	60.0
Protective service .....	—	41	—	29	25	4	58.6	60.0
Sales and office .....	1	19	2	36	28	14	62.8	60.0
Sales and related .....	1	16	2	39	29	13	63.0	60.0
Office and administrative support .....	1	20	2	35	28	14	62.7	60.0
Natural resources, construction, and maintenance .....	1	16	1	44	28	9	62.2	60.0
Construction, extraction, farming, fishing, and forestry .....	—	14	—	37	35	—	64.2	60.0
Installation, maintenance, and repair .....	—	18	—	48	23	7	61.0	60.0
Production, transportation, and material moving .....	—	15	—	44	26	14	63.2	60.0
Production .....	—	13	—	43	27	14	62.6	60.0
Transportation and material moving .....	—	16	—	45	25	13	63.8	60.0
Full time .....	1	19	2	40	25	14	63.0	60.0
Part time .....	—	24	—	32	35	5	61.1	60.0
Union .....	1	18	5	32	33	10	61.8	60.0
Nonunion .....	1	19	1	40	25	14	62.9	60.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	22	—	33	35	5	61.0	60.0
Lowest 10 percent .....	—	24	—	29	42	2	60.9	60.0
Second 25 percent .....	1	19	2	40	26	12	62.5	60.0
Third 25 percent .....	1	21	2	39	23	14	62.5	60.0
Highest 25 percent .....	1	17	2	40	23	18	64.1	60.0
Highest 10 percent .....	1	18	2	38	20	21	64.9	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	1	12	1	44	24	17	63.9	60.0
Service-providing industries .....	1	21	2	38	26	12	62.5	60.0
Education and health services .....	1	27	4	36	19	13	61.5	60.0
Educational services .....	—	32	8	26	12	22	63.8	60.0
Elementary and secondary schools .....	—	37	4	29	13	17	61.1	60.0
Junior colleges, colleges, and universities .....	—	24	12	21	9	33	69.4	60.0
Healthcare and social assistance .....	2	23	2	42	23	8	60.1	60.0
Hospitals .....	2	22	3	48	18	8	59.8	60.0
Public administration .....	—	29	—	31	32	5	60.0	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers .....	1	23	1	36	30	9	61.6	60.0
1 to 49 workers .....	—	23	—	33	33	8	61.6	60.0
50 to 99 workers .....	—	23	—	43	22	11	61.5	60.0
100 workers or more .....	1	17	2	40	24	16	63.5	60.0
100 to 499 workers .....	1	12	2	47	24	14	63.0	60.0
500 workers or more .....	1	21	3	34	23	18	64.0	60.0
<b>Geographic areas</b>								
New England .....	—	8	—	60	—	21	65.1	60.0
Middle Atlantic .....	1	31	1	16	46	5	61.2	66.0
East North Central .....	—	13	—	48	20	17	63.1	60.0
South Atlantic .....	—	19	—	52	9	18	62.6	60.0
East South Central .....	—	15	—	55	11	—	64.4	60.0
West South Central .....	—	9	—	58	14	17	64.3	60.0
Mountain .....	—	7	—	51	23	19	65.2	60.0
Pacific .....	—	12	14	42	20	—	61.3	60.0

<sup>1</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>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	75	\$170	\$300	\$572	\$1,000	\$2,307	25
<b>Worker characteristics</b>							
Management, professional, and related .....	71	170	500	692	1,500	2,500	29
Management, business, and financial .....	73	170	500	750	1,500	2,500	27
Professional and related .....	71	170	–	692	1,500	2,500	29
Teachers .....	73	170	500	692	831	1,500	27
Primary, secondary, and special education school teachers .....	73	170	500	692	831	–	27
Registered nurses .....	59	170	–	600	–	2,800	41
Service .....	85	170	200	524	584	1,300	15
Protective service .....	76	135	185	–	–	2,500	24
Sales and office .....	76	170	250	561	1,250	2,500	24
Sales and related .....	77	170	–	561	1,500	4,615	23
Office and administrative support .....	76	170	220	572	1,155	2,309	24
Natural resources, construction, and maintenance .....	76	200	500	572	1,000	–	24
Construction, extraction, farming, fishing, and forestry .....	74	200	500	550	–	1,500	26
Installation, maintenance, and repair .....	77	200	500	584	1,000	1,730	23
Production, transportation, and material moving ...	73	170	300	500	600	1,500	27
Production .....	68	170	250	515	–	1,500	32
Transportation and material moving .....	78	170	385	500	584	1,385	22
Full time .....	74	170	350	584	1,200	2,310	26
Part time .....	86	170	170	–	572	584	14
Union .....	79	170	200	500	584	1,385	21
Nonunion .....	75	170	315	584	1,155	2,310	25
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	85	170	170	546	584	1,300	15
Lowest 10 percent .....	94	170	–	546	584	750	6
Second 25 percent .....	75	170	300	561	1,000	2,000	25
Third 25 percent .....	74	170	300	572	1,100	2,308	26
Highest 25 percent .....	72	170	500	600	1,500	2,500	28
Highest 10 percent .....	70	170	–	692	1,500	2,500	30
<b>Establishment characteristics</b>							
Goods-producing industries .....	68	170	350	572	1,000	2,000	32
Service-providing industries .....	77	170	300	572	1,000	2,309	23
Education and health services .....	70	170	300	584	1,000	2,307	30
Educational services .....	67	170	–	692	831	1,500	33
Elementary and secondary schools .....	70	185	500	692	831	–	30
Junior colleges, colleges, and universities .....	58	170	185	584	1,000	1,500	42
Healthcare and social assistance .....	72	170	300	561	1,000	2,308	28
Hospitals .....	61	170	–	700	1,500	2,423	39
Public administration .....	72	135	200	584	–	1,662	28

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	83	\$170	—	\$559	—	\$1,731	17
1 to 49 workers .....	85	170	—	559	\$750	1,500	15
50 to 99 workers .....	79	170	\$300	546	1,000	2,300	21
100 workers or more .....	70	170	350	584	1,500	2,400	30
100 to 499 workers .....	75	170	315	584	1,500	2,400	25
500 workers or more .....	65	170	350	584	1,200	2,350	35
<b>Geographic areas</b>							
New England .....	71	250	500	1,000	1,000	2,308	29
Middle Atlantic .....	90	170	170	546	584	831	10
East North Central .....	51	200	350	577	1,250	2,308	49
South Atlantic .....	74	300	500	750	1,500	2,500	26
West South Central .....	70	250	500	692	—	2,300	30
Mountain .....	72	—	500	1,000	—	2,500	28
Pacific .....	84	170	—	—	2,000	2,350	16

<sup>1</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>2</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 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	10	90
<b>Worker characteristics</b>		
Management, professional, and related .....	10	90
Management, business, and financial .....	8	92
Professional and related .....	12	88
Teachers .....	18	82
Primary, secondary, and special education school teachers .....	21	79
Registered nurses .....	11	89
Service .....	13	87
Protective service .....	20	80
Sales and office .....	9	91
Sales and related .....	9	91
Office and administrative support .....	9	91
Natural resources, construction, and maintenance .....	10	90
Installation, maintenance, and repair .....	11	89
Production, transportation, and material moving .....	6	94
Production .....	7	93
Transportation and material moving .....	5	95
Full time .....	10	90
Part time .....	7	93
Union .....	13	87
Nonunion .....	9	91
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	11	89
Lowest 10 percent .....	6	94
Second 25 percent .....	9	91
Third 25 percent .....	9	91
Highest 25 percent .....	10	90
Highest 10 percent .....	10	90
<b>Establishment characteristics</b>		
Goods-producing industries .....	8	92
Service-providing industries .....	10	90
Education and health services .....	12	88
Educational services .....	17	83
Elementary and secondary schools .....	20	80
Junior colleges, colleges, and universities .....	13	87
Healthcare and social assistance .....	8	92
Hospitals .....	10	90
Public administration .....	17	83

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	7	93
1 to 49 workers .....	6	94
50 to 99 workers .....	8	92
100 workers or more .....	11	89
100 to 499 workers .....	9	91
500 workers or more .....	12	88
<b>Geographic areas</b>		
New England .....	5	95
Middle Atlantic .....	8	92
East North Central .....	12	88
West North Central .....	9	91
South Atlantic .....	10	90
East South Central .....	8	92
West South Central .....	9	91
Pacific .....	6	94

<sup>1</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>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	95	4	1	1
<b>Worker characteristics</b>				
Management, professional, and related .....	96	4	—	—
Management, business, and financial .....	96	4	( <sup>2</sup> )	( <sup>2</sup> )
Professional and related .....	96	4	—	—
Teachers .....	97	2	—	—
Primary, secondary, and special education school teachers .....	97	—	2	—
Registered nurses .....	98	2	—	—
Service .....	95	3	—	—
Protective service .....	94	5	—	—
Sales and office .....	95	4	1	( <sup>2</sup> )
Sales and related .....	90	10	—	—
Office and administrative support .....	96	3	1	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	91	6	2	2
Construction, extraction, farming, fishing, and forestry .....	89	7	—	—
Installation, maintenance, and repair .....	92	5	1	2
Production, transportation, and material moving .....	91	3	4	2
Production .....	90	2	6	2
Transportation and material moving .....	93	4	2	2
Full time .....	95	4	1	1
Part time .....	88	9	—	—
Union .....	85	6	6	3
Nonunion .....	96	3	( <sup>2</sup> )	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	95	4	—	—
Lowest 10 percent .....	87	—	—	—
Second 25 percent .....	95	3	1	1
Third 25 percent .....	94	4	2	1
Highest 25 percent .....	95	4	1	( <sup>2</sup> )
Highest 10 percent .....	95	5	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	91	3	4	1
Service-providing industries .....	95	4	1	( <sup>2</sup> )
Education and health services .....	97	2	—	—
Educational services .....	96	2	—	—
Elementary and secondary schools .....	97	—	1	—
Junior colleges, colleges, and universities .....	96	4	( <sup>2</sup> )	—
Healthcare and social assistance .....	98	2	—	—
Hospitals .....	97	2	—	—
Public administration .....	93	6	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers .....	95	4	1	( <sup>2</sup> )
1 to 49 workers .....	95	4	—	—
50 to 99 workers .....	96	2	—	—
100 workers or more .....	94	4	1	1
100 to 499 workers .....	95	4	1	1
500 workers or more .....	94	4	2	1
<b>Geographic areas</b>				
New England .....	96	4	—	—
Middle Atlantic .....	94	3	—	—
East North Central .....	92	4	3	1
West North Central .....	95	3	—	—
South Atlantic .....	96	4	—	—
East South Central .....	93	6	—	—
West South Central .....	97	3	—	—
Mountain .....	95	5	—	—
Pacific .....	94	4	1	1

<sup>1</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>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	22	61	8	7	2	58.6	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	23	58	10	8	2	58.6	60.0
Management, business, and financial .....	23	61	7	9	1	58.5	60.0
Professional and related .....	23	56	11	8	2	58.6	60.0
Teachers .....	14	47	20	14	6	61.0	60.0
Primary, secondary, and special education school teachers .....	16	38	24	16	6	61.2	60.0
Registered nurses .....	45	48	5	—	—	55.2	60.0
Service .....	26	59	9	4	2	58.4	60.0
Protective service .....	19	56	13	—	—	59.9	60.0
Sales and office .....	24	60	8	7	1	58.4	60.0
Sales and related .....	22	67	5	4	2	58.6	60.0
Office and administrative support .....	24	59	8	8	1	58.4	60.0
Natural resources, construction, and maintenance .....	18	66	8	5	3	59.1	60.0
Construction, extraction, farming, fishing, and forestry .....	22	63	—	—	—	58.7	60.0
Installation, maintenance, and repair .....	16	68	7	6	4	59.4	60.0
Production, transportation, and material moving .....	18	71	5	5	1	58.5	60.0
Production .....	17	70	5	7	1	58.9	60.0
Transportation and material moving .....	20	71	4	—	—	58.1	60.0
Full time .....	22	61	8	7	1	58.6	60.0
Part time .....	29	50	—	7	—	58.5	60.0
Union .....	26	50	10	10	4	59.1	60.0
Nonunion .....	22	62	8	7	1	58.5	60.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	24	64	6	5	1	58.1	60.0
Lowest 10 percent .....	28	63	—	—	—	58.3	60.0
Second 25 percent .....	22	63	9	6	1	58.5	60.0
Third 25 percent .....	21	62	9	7	1	58.6	60.0
Highest 25 percent .....	24	58	8	8	2	58.6	60.0
Highest 10 percent .....	25	59	8	8	2	58.3	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	19	70	5	6	1	58.7	60.0
Service-providing industries .....	23	59	9	7	2	58.5	60.0
Education and health services .....	24	56	10	7	2	58.5	60.0
Educational services .....	13	50	19	12	5	60.9	60.0
Elementary and secondary schools .....	16	38	25	15	6	61.3	60.0
Junior colleges, colleges, and universities .....	10	68	12	7	3	60.2	60.0
Healthcare and social assistance .....	33	61	3	—	—	56.5	60.0
Hospitals .....	46	50	2	—	—	54.9	60.0
Public administration .....	19	45	22	12	3	60.3	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2013—Continued**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers .....	18	67	6	7	2	59.1	60.0
1 to 49 workers .....	20	66	6	7	1	58.8	60.0
50 to 99 workers .....	15	67	7	9	2	59.8	60.0
100 workers or more .....	25	58	9	7	1	58.3	60.0
100 to 499 workers .....	18	66	7	6	2	58.7	60.0
500 workers or more .....	29	52	11	7	1	58.0	60.0
<b>Geographic areas</b>							
New England .....	20	69	4	5	1	58.6	60.0
Middle Atlantic .....	23	62	5	9	1	58.9	60.0
East North Central .....	27	61	4	6	2	58.0	60.0
West North Central .....	15	65	7	9	3	59.9	60.0
South Atlantic .....	23	58	14	4	1	58.1	60.0
East South Central .....	23	63	—	6	—	57.9	60.0
West South Central .....	23	68	4	5	1	57.7	60.0
Mountain .....	19	54	16	—	—	59.6	60.0
Pacific .....	23	53	12	11	1	59.1	60.0

<sup>1</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>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> 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 <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	83	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	17
<b>Worker characteristics</b>							
Management, professional, and related .....	83	3,000	5,000	8,000	10,000	15,000	17
Management, business, and financial .....	87	3,900	5,000	10,000	12,250	20,000	13
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 .....	65	—	3,900	5,000	6,000	8,000	35
Registered nurses .....	88	—	5,000	7,500	10,000	15,000	12
Service .....	80	3,000	5,000	6,000	10,000	10,000	20
Protective service .....	73	—	—	5,000	8,000	10,000	27
Sales and office .....	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related .....	91	4,000	5,000	7,500	12,000	20,000	9
Office and administrative support .....	85	3,000	5,000	8,000	11,200	17,500	15
Natural resources, construction, and maintenance .....	83	3,000	4,000	5,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry .....	76	—	—	5,000	—	15,000	24
Installation, maintenance, and repair .....	86	3,000	4,000	6,000	10,000	12,500	14
Production, transportation, and material moving .....	83	—	5,000	6,000	10,000	15,000	17
Production .....	82	2,500	5,000	7,000	10,000	15,000	18
Transportation and material moving .....	84	—	3,000	5,000	10,000	13,000	16
Full time .....	84	3,000	5,000	7,500	10,000	15,000	16
Part time .....	76	2,500	5,000	6,000	10,000	15,000	24
Union .....	73	—	3,000	5,000	7,500	10,000	27
Nonunion .....	85	3,000	5,000	7,500	10,000	15,000	15
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	85	3,000	5,000	6,000	10,000	15,000	15
Second 25 percent .....	84	3,000	5,000	7,000	10,000	15,000	16
Third 25 percent .....	83	3,000	5,000	7,000	10,000	15,000	17
Highest 25 percent .....	83	3,000	5,000	8,000	10,500	16,000	17
Highest 10 percent .....	83	4,000	5,000	10,000	12,500	20,000	17
<b>Establishment characteristics</b>							
Goods-producing industries .....	83	3,000	5,000	7,000	10,000	15,000	17
Service-providing industries .....	84	3,000	5,000	7,500	10,000	15,000	16
Education and health services .....	82	2,500	5,000	6,000	10,000	12,500	18
Educational services .....	71	—	3,900	5,000	7,500	10,000	29
Elementary and secondary schools .....	66	—	3,900	5,000	6,000	8,000	34
Junior colleges, colleges, and universities .....	79	—	5,000	7,000	10,000	14,000	21
Healthcare and social assistance .....	90	3,000	5,000	6,000	10,000	15,000	10
Hospitals .....	89	3,000	5,000	7,000	10,000	15,000	11
Public administration .....	65	—	3,333	5,000	6,000	9,000	35

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> 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 <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	88	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	12
1 to 49 workers .....	89	3,000	5,000	—	10,000	15,000	11
50 to 99 workers .....	84	—	5,000	7,500	10,000	15,000	16
100 workers or more .....	82	2,917	5,000	7,500	10,000	15,000	18
100 to 499 workers .....	87	3,000	5,000	7,500	10,000	15,000	13
500 workers or more .....	77	2,500	5,000	7,500	12,000	16,000	23
<b>Geographic areas</b>							
New England .....	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic .....	86	2,500	5,000	6,000	10,000	15,000	14
East North Central .....	77	3,000	5,000	6,000	10,000	15,000	23
West North Central .....	74	3,500	5,000	7,500	10,000	16,000	26
South Atlantic .....	86	2,500	4,000	7,500	10,000	15,000	14
West South Central .....	90	3,000	5,000	7,500	10,000	15,000	10
Mountain .....	78	3,000	5,000	7,500	10,000	20,000	22
Pacific .....	84	3,000	5,000	10,000	10,208	17,300	16

<sup>1</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>2</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 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	57	55	97	40	39	98	33	32	96
<b>Worker characteristics</b>									
Management, professional, and related .....	78	78	99	54	53	98	59	57	97
Management, business, and financial .....	86	85	99	64	63	99	66	64	98
Professional and related .....	74	73	99	49	48	98	55	53	96
Service .....	27	26	95	20	19	96	10	9	96
Protective service .....	48	43	88	34	33	95	17	17	97
Sales and office .....	57	55	96	37	36	97	33	31	96
Sales and related .....	47	44	93	28	27	95	19	18	92
Office and administrative support .....	63	62	97	43	42	97	41	40	97
Natural resources, construction, and maintenance	58	57	97	40	39	99	27	26	98
Construction, extraction, farming, fishing, and forestry .....	50	48	97	35	35	100	18	18	98
Installation, maintenance, and repair .....	65	63	98	43	43	98	34	33	97
Production, transportation, and material moving ...	64	62	96	47	46	98	29	28	97
Production .....	72	69	96	53	52	99	33	32	97
Transportation and material moving .....	57	54	96	41	40	98	26	25	97
Full time .....	72	70	98	48	47	98	43	41	97
Part time .....	14	12	87	15	14	95	5	4	94
Union .....	86	85	98	67	66	98	35	34	96
Nonunion .....	54	52	97	37	36	98	33	32	96
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	22	20	89	18	17	94	7	6	96
Lowest 10 percent .....	11	10	90	14	14	96	2	2	95
Second 25 percent .....	58	56	96	35	34	97	27	26	96
Third 25 percent .....	72	71	98	50	49	99	43	41	96
Highest 25 percent .....	84	83	99	61	60	99	63	61	97
Highest 10 percent .....	89	88	99	65	65	99	68	66	97
<b>Establishment characteristics</b>									
Goods-producing industries .....	72	71	97	53	53	99	36	35	97
Construction .....	48	46	96	30	30	100	16	15	96
Manufacturing .....	82	80	98	62	62	99	43	41	97
Service-providing industries .....	54	52	97	37	36	97	33	31	96
Trade, transportation, and utilities .....	56	53	95	35	34	96	25	24	95
Wholesale trade .....	68	67	98	50	49	99	43	42	96
Retail trade .....	44	40	91	26	24	95	13	12	92
Transportation and warehousing .....	76	75	98	48	46	95	38	36	96
Utilities .....	95	94	99	51	50	99	87	83	96

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	87	86	99	73	71	98	65	64	98
Financial activities .....	81	81	99	64	64	99	67	65	96
Finance and insurance .....	89	89	99	73	72	99	76	73	96
Credit intermediation and related activities .....	92	91	99	73	72	99	80	77	96
Insurance carriers and related activities .....	86	86	99	71	70	98	73	70	96
Real estate and rental and leasing .....	55	54	99	35	35	99	39	36	94
Professional and business services .....	58	56	97	43	42	98	43	41	97
Professional and technical services .....	72	71	100	53	53	99	57	56	98
Administrative and waste services .....	36	32	89	27	26	97	20	19	96
Education and health services .....	61	60	98	32	32	97	38	37	96
Educational services .....	67	66	99	42	42	100	58	56	96
Junior colleges, colleges, and universities .....	85	84	99	51	51	99	80	78	97
Healthcare and social assistance .....	60	59	98	31	30	97	35	34	96
Leisure and hospitality .....	18	17	94	18	17	96	4	4	100
Accommodation and food services .....	17	15	93	19	18	95	3	3	100
Other services .....	37	36	96	28	27	98	18	18	99
1 to 99 workers .....	39	38	96	28	28	98	21	20	97
1 to 49 workers .....	35	34	96	26	25	98	19	18	97
50 to 99 workers .....	54	52	97	36	35	97	29	28	97
100 workers or more .....	78	76	97	53	52	98	47	45	96
100 to 499 workers .....	72	70	96	47	45	97	39	37	96
500 workers or more .....	85	84	99	61	60	99	60	57	96
<b>Geographic areas</b>									
New England .....	59	58	98	45	44	98	40	39	97
Middle Atlantic .....	55	54	98	73	73	99	34	32	96
East North Central .....	63	62	97	42	41	97	35	34	97
West North Central .....	56	53	95	36	35	97	34	33	98
South Atlantic .....	56	55	97	34	33	97	33	31	96
East South Central .....	63	60	96	36	35	97	33	32	97
West South Central .....	60	57	95	31	30	96	34	33	96
Mountain .....	56	54	97	28	27	98	33	31	94
Pacific .....	49	48	98	23	22	97	28	27	97

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	5	95
<b>Worker characteristics</b>		
Management, professional, and related .....	3	97
Management, business, and financial .....	4	96
Professional and related .....	2	98
Service .....	7	93
Sales and office .....	6	94
Sales and related .....	8	92
Office and administrative support .....	5	95
Natural resources, construction, and maintenance	7	93
Construction, extraction, farming, fishing, and forestry .....	7	93
Installation, maintenance, and repair .....	7	93
Production, transportation, and material moving ...	4	96
Production .....	4	96
Transportation and material moving .....	4	96
Full time .....	5	95
Part time .....	4	96
Union .....	3	97
Nonunion .....	5	95
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	7	93
Lowest 10 percent .....	5	95
Second 25 percent .....	6	94
Third 25 percent .....	5	95
Highest 25 percent .....	3	97
Highest 10 percent .....	3	97
<b>Establishment characteristics</b>		
Goods-producing industries .....	4	96
Construction .....	7	93
Manufacturing .....	4	96
Service-providing industries .....	5	95
Trade, transportation, and utilities .....	7	93
Wholesale trade .....	7	93
Retail trade .....	9	91
Financial activities .....	4	96

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Finance and insurance .....	4	96
Credit intermediation and related activities	5	95
Insurance carriers and related activities ....	3	97
Real estate and rental and leasing .....	5	95
Professional and business services .....	4	96
Professional and technical services .....	2	98
Administrative and waste services .....	8	92
Education and health services .....	3	97
Educational services .....	4	96
Junior colleges, colleges, and universities	4	96
Healthcare and social assistance .....	2	98
Leisure and hospitality .....	7	93
1 to 99 workers .....	7	93
1 to 49 workers .....	7	93
50 to 99 workers .....	6	94
100 workers or more .....	3	97
100 to 499 workers .....	4	96
500 workers or more .....	2	98
<b>Geographic areas</b>		
New England .....	2	98
Middle Atlantic .....	3	97
East North Central .....	5	95
West North Central .....	4	96
South Atlantic .....	5	95
East South Central .....	7	93
West South Central .....	5	95
Mountain .....	7	93
Pacific .....	4	96

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	60	2	35	2	( <sup>1</sup> )
<b>Worker characteristics</b>					
Management, professional, and related .....	74	2	22	1	( <sup>1</sup> )
Management, business, and financial .....	76	2	21	2	( <sup>1</sup> )
Professional and related .....	73	3	23	1	( <sup>1</sup> )
Service .....	48	—	48	2	—
Protective service .....	42	—	56	—	—
Sales and office .....	63	2	32	2	( <sup>1</sup> )
Sales and related .....	59	3	35	—	—
Office and administrative support .....	66	2	31	1	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	38	—	57	4	—
Construction, extraction, farming, fishing, and forestry .....	17	—	77	5	—
Installation, maintenance, and repair .....	51	—	44	4	—
Production, transportation, and material moving ...	46	1	47	5	( <sup>1</sup> )
Production .....	45	1	47	7	( <sup>1</sup> )
Transportation and material moving .....	48	—	46	3	—
Full time .....	61	2	35	2	( <sup>1</sup> )
Part time .....	58	—	34	4	—
Union .....	40	—	48	10	—
Nonunion .....	64	2	33	1	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	46	—	52	2	—
Lowest 10 percent .....	32	—	66	2	—
Second 25 percent .....	55	2	40	3	( <sup>1</sup> )
Third 25 percent .....	57	2	38	2	( <sup>1</sup> )
Highest 25 percent .....	71	3	23	2	( <sup>1</sup> )
Highest 10 percent .....	75	4	20	—	—
<b>Establishment characteristics</b>					
Goods-producing industries .....	45	2	48	5	( <sup>1</sup> )
Construction .....	17	—	80	—	—
Manufacturing .....	52	1	40	6	( <sup>1</sup> )
Service-providing industries .....	65	2	31	2	( <sup>1</sup> )
Trade, transportation, and utilities .....	56	3	37	—	—
Wholesale trade .....	57	—	37	5	—
Retail trade .....	52	5	39	—	—
Transportation and warehousing .....	60	2	38	—	—
Utilities .....	75	—	22	—	—

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information .....	83	—	13	—	—
Financial activities .....	78	2	19	—	—
Finance and insurance .....	83	2	14	—	—
Credit intermediation and related activities .....	88	1	9	—	—
Insurance carriers and related activities .....	75	2	22	—	—
Real estate and rental and leasing .....	51	—	46	—	—
Professional and business services .....	69	2	28	—	—
Professional and technical services .....	70	—	27	—	—
Administrative and waste services .....	57	—	43	—	—
Education and health services .....	65	1	32	1	( <sup>1</sup> )
Educational services .....	66	2	30	—	—
Junior colleges, colleges, and universities .....	73	2	23	—	—
Healthcare and social assistance .....	65	—	32	1	—
Leisure and hospitality .....	48	—	49	—	—
Accommodation and food services .....	46	—	51	—	—
Other services .....	45	—	51	—	—
1 to 99 workers .....	47	1	49	2	( <sup>1</sup> )
1 to 49 workers .....	47	—	50	2	—
50 to 99 workers .....	49	—	47	2	—
100 workers or more .....	68	2	26	3	( <sup>1</sup> )
100 to 499 workers .....	63	2	33	2	( <sup>1</sup> )
500 workers or more .....	74	3	19	3	( <sup>1</sup> )
<b>Geographic areas</b>					
New England .....	72	2	26	—	—
Middle Atlantic .....	64	3	30	—	—
East North Central .....	51	—	43	4	—
West North Central .....	61	—	35	4	—
South Atlantic .....	63	—	33	2	—
East South Central .....	60	1	37	—	—
West South Central .....	60	—	35	2	—
Mountain .....	59	—	39	—	—
Pacific .....	61	3	33	2	( <sup>1</sup> )

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2013**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	1	63	11	21	4	1.3	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1	60	11	24	5	1.4	1.0
Management, business, and financial .....	1	58	10	26	6	1.4	1.0
Professional and related .....	1	60	12	22	5	1.4	1.0
Service .....	1	66	12	18	2	1.3	1.0
Protective service .....	—	54	—	—	—	1.3	—
Sales and office .....	( <sup>2</sup> )	67	9	20	4	1.3	1.0
Sales and related .....	—	78	8	11	3	1.2	1.0
Office and administrative support .....	1	62	9	24	4	1.4	1.0
Natural resources, construction, and maintenance .....	—	63	14	20	—	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	—	59	—	—	—	1.3	1.0
Installation, maintenance, and repair .....	—	63	14	19	—	1.3	1.0
Production, transportation, and material moving ...	1	65	14	18	2	1.3	1.0
Production .....	—	59	14	25	—	1.4	1.0
Transportation and material moving .....	1	71	15	11	2	1.2	1.0
Full time .....	1	63	11	22	4	1.3	1.0
Part time .....	1	75	9	9	6	1.3	1.0
Union .....	( <sup>2</sup> )	69	10	14	5	1.3	1.0
Nonunion .....	( <sup>2</sup> )	63	11	22	4	1.3	1.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	—	70	10	16	—	1.3	1.0
Lowest 10 percent .....	—	72	—	—	—	1.3	1.0
Second 25 percent .....	1	69	11	17	2	1.3	1.0
Third 25 percent .....	1	62	12	22	4	1.3	1.0
Highest 25 percent .....	1	59	11	24	5	1.4	1.0
Highest 10 percent .....	1	56	10	27	6	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	—	53	13	28	—	1.4	1.0
Construction .....	—	58	—	30	—	1.4	1.0
Manufacturing .....	—	53	13	28	—	1.4	1.0
Service-providing industries .....	1	65	11	20	4	1.3	1.0
Trade, transportation, and utilities .....	1	69	12	16	2	1.3	1.0
Wholesale trade .....	—	50	21	24	—	1.4	—
Retail trade .....	—	84	7	8	—	1.1	1.0
Transportation and warehousing .....	—	68	11	19	—	1.3	1.0
Utilities .....	—	61	—	20	—	1.5	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2013—Continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information .....	—	65	10	16	—	1.4	1.0
Financial activities .....	—	65	6	24	—	1.4	1.0
Finance and insurance .....	—	66	—	24	5	1.4	1.0
Credit intermediation and related activities .....	—	67	—	21	8	1.4	1.0
Insurance carriers and related activities .....	—	62	4	31	3	1.4	1.0
Real estate and rental and leasing .....	—	58	—	—	—	1.3	1.0
Professional and business services .....	—	56	13	27	4	1.4	1.0
Professional and technical services .....	—	57	12	25	7	1.4	1.0
Administrative and waste services .....	—	65	—	—	—	1.3	1.0
Education and health services .....	2	69	11	15	3	1.3	1.0
Educational services .....	—	55	18	17	—	1.4	1.0
Junior colleges, colleges, and universities .....	5	57	16	18	4	1.3	1.0
Healthcare and social assistance .....	1	72	10	15	2	1.2	1.0
Leisure and hospitality .....	—	73	—	—	—	1.2	1.0
Accommodation and food services .....	—	78	—	—	—	1.2	1.0
Other services .....	—	45	—	40	—	1.6	—
1 to 99 workers .....	—	62	11	22	—	1.4	1.0
1 to 49 workers .....	—	66	9	18	—	1.3	1.0
50 to 99 workers .....	—	53	15	28	—	1.4	1.0
100 workers or more .....	1	64	11	21	3	1.3	1.0
100 to 499 workers .....	—	64	10	22	—	1.3	1.0
500 workers or more .....	1	64	12	20	3	1.3	1.0
<b>Geographic areas</b>							
New England .....	1	66	12	17	4	1.3	1.0
Middle Atlantic .....	2	60	13	20	5	1.4	1.0
East North Central .....	—	58	14	25	—	1.4	1.0
West North Central .....	—	58	13	22	—	1.4	1.0
South Atlantic .....	—	67	10	20	—	1.3	1.0
East South Central .....	—	62	11	—	6	1.3	1.0
West South Central .....	—	65	9	22	—	1.3	1.0
Mountain .....	—	76	—	12	1	1.2	1.0
Pacific .....	—	62	7	24	—	1.4	1.0

<sup>1</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	77	\$50,000	\$70,000	\$250,000	\$500,000	\$1,000,000	23
<b>Worker characteristics</b>							
Management, professional, and related .....	79	50,000	100,000	300,000	750,000	1,000,000	21
Management, business, and financial .....	82	50,000	100,000	300,000	750,000	–	18
Professional and related .....	77	50,000	100,000	300,000	750,000	1,000,000	23
Service .....	75	50,000	50,000	200,000	500,000	1,000,000	25
Protective service .....	49	50,000	50,000	–	–	1,000,000	51
Sales and office .....	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related .....	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support .....	80	50,000	–	200,000	500,000	1,500,000	20
Natural resources, construction, and maintenance .....	70	50,000	100,000	200,000	–	2,000,000	30
Construction, extraction, farming, fishing, and forestry .....	66	50,000	100,000	170,000	–	1,000,000	34
Installation, maintenance, and repair .....	71	50,000	–	250,000	1,000,000	2,000,000	29
Production, transportation, and material moving ...	69	50,000	–	200,000	500,000	1,000,000	31
Production .....	65	50,000	100,000	250,000	500,000	1,000,000	35
Transportation and material moving .....	73	50,000	–	100,000	400,000	–	27
Full time .....	78	50,000	70,000	250,000	550,000	1,000,000	22
Part time .....	71	50,000	–	–	500,000	1,000,000	29
Union .....	70	50,000	70,000	100,000	500,000	–	30
Nonunion .....	78	50,000	–	250,000	600,000	1,000,000	22
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	73	50,000	50,000	200,000	500,000	1,000,000	27
Lowest 10 percent .....	80	50,000	50,000	–	–	–	20
Second 25 percent .....	79	50,000	50,000	150,000	500,000	1,000,000	21
Third 25 percent .....	77	50,000	75,000	250,000	500,000	1,000,000	23
Highest 25 percent .....	78	50,000	100,000	300,000	750,000	1,500,000	22
Highest 10 percent .....	80	50,000	–	350,000	800,000	–	20
<b>Establishment characteristics</b>							
Goods-producing industries .....	68	50,000	100,000	300,000	700,000	–	32
Construction .....	82	50,000	–	–	–	500,000	18
Manufacturing .....	68	50,000	–	300,000	750,000	–	32
Service-providing industries .....	79	50,000	50,000	200,000	500,000	1,000,000	21
Trade, transportation, and utilities .....	79	50,000	50,000	100,000	500,000	900,000	21
Wholesale trade .....	78	50,000	–	200,000	500,000	1,000,000	22
Retail trade .....	81	50,000	50,000	50,000	500,000	–	19
Utilities .....	56	50,000	–	–	750,000	1,000,000	44

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	68	\$50,000	\$200,000	—	\$2,000,000	\$2,000,000	32
Financial activities .....	87	50,000	100,000	\$250,000	800,000	2,000,000	13
Finance and insurance .....	86	50,000	100,000	250,000	800,000	2,000,000	14
Credit intermediation and related activities .....	89	50,000	100,000	245,000	1,000,000	2,000,000	11
Insurance carriers and related activities .....	79	50,000	100,000	500,000	1,000,000	—	21
Professional and business services .....	78	50,000	—	350,000	1,000,000	1,000,000	22
Professional and technical services .....	86	50,000	—	—	750,000	1,000,000	14
Administrative and waste services .....	65	50,000	—	—	—	—	35
Education and health services .....	76	50,000	—	250,000	500,000	1,000,000	24
Educational services .....	85	50,000	50,000	200,000	400,000	500,000	15
Junior colleges, colleges, and universities .....	84	50,000	50,000	200,000	—	550,000	16
Healthcare and social assistance .....	75	50,000	—	250,000	500,000	1,000,000	25
Other services .....	77	50,000	—	—	420,000	—	23
1 to 99 workers .....	78	50,000	—	200,000	500,000	1,000,000	22
1 to 49 workers .....	79	50,000	—	200,000	500,000	—	21
50 to 99 workers .....	76	50,000	—	250,000	500,000	—	24
100 workers or more .....	77	50,000	—	250,000	600,000	1,000,000	23
100 to 499 workers .....	82	50,000	50,000	200,000	500,000	1,000,000	18
500 workers or more .....	73	50,000	100,000	350,000	1,000,000	1,500,000	27
<b>Geographic areas</b>							
New England .....	74	50,000	—	—	500,000	1,000,000	26
Middle Atlantic .....	79	50,000	—	250,000	500,000	1,000,000	21
East North Central .....	68	50,000	100,000	300,000	600,000	1,000,000	32
West North Central .....	69	50,000	50,000	200,000	500,000	1,000,000	31
South Atlantic .....	81	50,000	—	250,000	750,000	1,500,000	19
East South Central .....	80	50,000	—	200,000	—	—	20
West South Central .....	80	50,000	—	250,000	750,000	—	20
Mountain .....	84	50,000	—	200,000	—	1,000,000	16
Pacific .....	79	50,000	50,000	200,000	500,000	1,000,000	21

<sup>1</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 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2013**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$25,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	10,000	15,000	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	10,000	15,000	25,000	50,000	50,000
Service .....	10,000	10,000	15,000	–	40,000
Protective service .....	–	10,000	–	25,000	25,000
Sales and office .....	10,000	10,000	20,000	25,000	50,000
Sales and related .....	–	10,000	15,000	20,000	50,000
Office and administrative support .....	10,000	15,000	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	12,000	–	25,000	50,000
Production, transportation, and material moving .....	10,000	10,000	20,000	25,000	50,000
Production .....	10,000	15,000	20,000	30,000	50,000
Transportation and material moving .....	10,000	10,000	20,000	25,000	50,000
Full time .....	10,000	10,000	20,000	27,000	50,000
Part time .....	–	5,000	10,000	17,500	25,000
Union .....	5,000	10,000	15,000	30,000	45,000
Nonunion .....	10,000	–	20,000	25,000	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent .....	5,000	10,000	–	–	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 .....	10,000	15,000	25,000	50,000	50,000
Highest 10 percent .....	10,000	20,000	–	50,000	50,000
<b>Establishment characteristics</b>					
Goods-producing industries .....	10,000	15,000	20,000	30,000	50,000
Construction .....	10,000	10,000	20,000	25,000	50,000
Manufacturing .....	10,000	15,000	20,000	35,000	50,000
Service-providing industries .....	10,000	10,000	20,000	25,000	50,000
Trade, transportation, and utilities .....	–	10,000	15,000	25,000	50,000
Wholesale trade .....	10,000	15,000	–	–	50,000
Retail trade .....	5,000	10,000	–	20,000	25,000
Transportation and warehousing .....	10,000	10,000	20,000	–	50,000
Utilities .....	10,000	10,000	12,500	20,000	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2013—Continued**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	—	—	\$20,000	\$25,000	\$50,000
Financial activities .....	\$10,000	\$15,000	—	50,000	50,000
Finance and insurance .....	—	—	50,000	50,000	50,000
Credit intermediation and related activities .....	—	15,000	—	50,000	50,000
Insurance carriers and related activities .....	—	—	50,000	50,000	50,000
Real estate and rental and leasing .....	10,000	—	—	—	50,000
Professional and business services .....	10,000	15,000	25,000	—	50,000
Professional and technical services .....	—	20,000	25,000	50,000	—
Administrative and waste services .....	—	10,000	20,000	25,000	—
Education and health services .....	10,000	10,000	15,000	25,000	50,000
Educational services .....	10,000	10,000	—	—	50,000
Junior colleges, colleges, and universities .....	10,000	10,000	—	50,000	50,000
Healthcare and social assistance .....	10,000	10,000	15,000	25,000	50,000
Leisure and hospitality .....	10,000	10,000	—	20,000	—
Accommodation and food services .....	10,000	10,000	—	—	25,000
Other services .....	10,000	10,000	15,000	25,000	—
1 to 99 workers .....	10,000	—	20,000	25,000	50,000
1 to 49 workers .....	10,000	—	20,000	25,000	50,000
50 to 99 workers .....	10,000	10,000	20,000	25,000	50,000
100 workers or more .....	10,000	10,000	20,000	30,000	50,000
100 to 499 workers .....	10,000	10,000	20,000	25,000	50,000
500 workers or more .....	—	10,000	20,000	45,000	50,000
<b>Geographic areas</b>					
New England .....	—	10,000	25,000	50,000	50,000
Middle Atlantic .....	—	10,000	18,000	38,000	50,000
East North Central .....	10,000	—	20,000	25,000	50,000
West North Central .....	10,000	—	20,000	—	50,000
South Atlantic .....	10,000	—	20,000	25,000	50,000
East South Central .....	10,000	—	20,000	—	50,000
West South Central .....	—	15,000	20,000	30,000	50,000
Mountain .....	10,000	10,000	20,000	—	50,000
Pacific .....	10,000	10,000	15,000	30,000	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> 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>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	44	37	17	1
<b>Worker characteristics</b>				
Management, professional, and related .....	49	37	13	1
Management, business, and financial .....	51	37	11	1
Professional and related .....	48	36	14	1
Service .....	–	30	41	–
Sales and office .....	47	35	18	1
Sales and related .....	47	33	19	1
Office and administrative support .....	47	35	17	1
Natural resources, construction, and maintenance	41	45	12	2
Construction, extraction, farming, fishing, and forestry .....	32	49	14	5
Installation, maintenance, and repair .....	47	42	–	–
Production, transportation, and material moving ...	42	43	13	2
Production .....	38	51	10	1
Transportation and material moving .....	48	33	–	–
Full time .....	45	39	15	1
Part time .....	39	17	43	1
Union .....	47	33	16	4
Nonunion .....	44	38	18	1
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	–	31	39	–
Lowest 10 percent .....	29	–	49	–
Second 25 percent .....	41	42	17	1
Third 25 percent .....	44	40	15	1
Highest 25 percent .....	52	35	12	1
Highest 10 percent .....	54	32	–	–
<b>Establishment characteristics</b>				
Goods-producing industries .....	41	48	10	1
Construction .....	20	54	21	5
Manufacturing .....	45	46	8	1
Service-providing industries .....	45	34	19	1
Trade, transportation, and utilities .....	47	35	17	1
Wholesale trade .....	43	44	–	–
Retail trade .....	41	35	23	1
Transportation and warehousing .....	58	24	–	–
Utilities .....	72	26	–	–

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Information .....	66	25	—	—
Financial activities .....	66	23	—	—
Finance and insurance .....	72	21	—	—
Credit intermediation and related activities .....	74	20	—	—
Insurance carriers and related activities ....	73	21	6	—
Real estate and rental and leasing .....	—	42	35	—
Professional and business services .....	40	42	—	—
Professional and technical services .....	35	52	—	—
Administrative and waste services .....	34	40	—	—
Education and health services .....	38	36	25	1
Educational services .....	39	37	—	—
Junior colleges, colleges, and universities .....	56	29	—	—
Healthcare and social assistance .....	37	36	26	1
Leisure and hospitality .....	31	29	41	—
Accommodation and food services .....	32	30	38	—
Other services .....	—	42	44	—
1 to 99 workers .....	31	40	29	1
1 to 49 workers .....	30	38	32	1
50 to 99 workers .....	33	45	21	1
100 workers or more .....	53	36	10	1
100 to 499 workers .....	43	45	11	1
500 workers or more .....	62	26	10	2
<b>Geographic areas</b>				
New England .....	53	45	—	—
Middle Atlantic .....	20	21	58	1
East North Central .....	57	40	—	3
South Atlantic .....	50	49	—	—
East South Central .....	48	51	—	—
West South Central .....	61	38	—	—
Mountain .....	54	45	—	—
Pacific .....	45	41	13	1

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	19	81
<b>Worker characteristics</b>		
Management, professional, and related .....	13	87
Management, business, and financial .....	11	89
Professional and related .....	15	85
Service .....	41	59
Sales and office .....	19	81
Sales and related .....	24	76
Office and administrative support .....	17	83
Natural resources, construction, and maintenance .....	15	85
Installation, maintenance, and repair .....	14	86
Production, transportation, and material moving ...	17	83
Production .....	14	86
Transportation and material moving .....	22	78
Full time .....	17	83
Part time .....	40	60
Union .....	18	82
Nonunion .....	19	81
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	44	56
Lowest 10 percent .....	50	50
Second 25 percent .....	18	82
Third 25 percent .....	16	84
Highest 25 percent .....	12	88
Highest 10 percent .....	12	88
<b>Establishment characteristics</b>		
Goods-producing industries .....	12	88
Construction .....	20	80
Manufacturing .....	11	89
Service-providing industries .....	21	79
Trade, transportation, and utilities .....	21	79
Wholesale trade .....	17	83
Retail trade .....	27	73
Transportation and warehousing .....	16	84
Information .....	14	86

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Financial activities .....	9	91
Finance and insurance .....	6	94
Credit intermediation and related activities .....	5	95
Insurance carriers and related activities .....	6	94
Professional and business services .....	15	85
Administrative and waste services .....	28	72
Education and health services .....	25	75
Educational services .....	12	88
Junior colleges, colleges, and universities .....	10	90
Healthcare and social assistance .....	28	72
Leisure and hospitality .....	43	57
Accommodation and food services .....	43	57
Other services .....	46	54
1 to 99 workers .....	27	73
1 to 49 workers .....	30	70
50 to 99 workers .....	20	80
100 workers or more .....	14	86
100 to 499 workers .....	16	84
500 workers or more .....	11	89
<b>Geographic areas</b>		
New England .....	4	96
Middle Atlantic .....	48	52
East North Central .....	6	94
South Atlantic .....	8	92
East South Central .....	7	93
West South Central .....	6	94
Mountain .....	5	95
Pacific .....	15	85

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	6	2	68	23	1
<b>Worker characteristics</b>					
Management, professional, and related .....	1	1	63	33	1
Management, business, and financial .....	2	1	57	39	1
Professional and related .....	1	1	68	29	1
Service .....	5	—	88	5	—
Sales and office .....	3	1	67	28	( <sup>1</sup> )
Sales and related .....	4	—	70	25	—
Office and administrative support .....	3	1	66	29	1
Natural resources, construction, and maintenance	17	—	58	19	—
Construction, extraction, farming, fishing, and forestry .....	32	8	50	—	—
Installation, maintenance, and repair .....	7	—	63	26	—
Production, transportation, and material moving ...	15	—	68	11	—
Production .....	18	—	62	13	—
Transportation and material moving .....	13	—	77	8	—
Full time .....	7	2	66	25	1
Part time .....	4	—	85	10	—
Union .....	22	—	54	14	—
Nonunion .....	4	1	70	25	1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	5	—	85	8	—
Lowest 10 percent .....	—	—	95	4	—
Second 25 percent .....	8	2	73	17	1
Third 25 percent .....	8	2	67	22	( <sup>1</sup> )
Highest 25 percent .....	4	2	59	33	1
Highest 10 percent .....	2	1	59	37	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	17	—	59	19	—
Construction .....	27	4	57	—	—
Manufacturing .....	15	5	59	19	1
Service-providing industries .....	3	1	71	25	1
Trade, transportation, and utilities .....	7	—	75	17	—
Wholesale trade .....	5	—	73	20	—
Retail trade .....	4	—	78	17	—
Transportation and warehousing .....	—	—	76	8	—
Utilities .....	—	—	50	48	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information .....	—	—	36	61	—
Financial activities .....	—	—	48	51	—
Finance and insurance .....	—	1	43	57	—
Credit intermediation and related activities .....	—	—	32	67	—
Insurance carriers and related activities .....	—	—	56	44	—
Real estate and rental and leasing .....	—	—	87	—	—
Professional and business services .....	—	—	68	30	—
Professional and technical services .....	—	—	71	28	—
Administrative and waste services .....	—	—	79	—	—
Education and health services .....	4	—	84	10	—
Educational services .....	—	—	83	12	—
Junior colleges, colleges, and universities .....	—	—	80	18	—
Healthcare and social assistance .....	4	—	85	9	—
Leisure and hospitality .....	4	—	90	—	—
Accommodation and food services .....	4	—	90	—	—
Other services .....	2	—	92	—	—
1 to 99 workers .....	6	—	75	17	—
1 to 49 workers .....	6	—	74	18	—
50 to 99 workers .....	6	—	77	14	—
100 workers or more .....	6	2	63	27	1
100 to 499 workers .....	8	1	70	21	( <sup>1</sup> )
500 workers or more .....	5	4	56	34	1
<b>Geographic areas</b>					
New England .....	5	—	65	28	—
Middle Atlantic .....	4	—	84	11	—
East North Central .....	12	4	59	25	( <sup>1</sup> )
South Atlantic .....	6	1	66	27	( <sup>1</sup> )
East South Central .....	9	—	64	21	—
West South Central .....	6	—	56	36	—
Mountain .....	5	—	66	29	—
Pacific .....	3	2	65	28	3

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	93	12	21	26	26	26	7
<b>Worker characteristics</b>							
Management, professional, and related .....	91	12	18	26	26	26	9
Management, business, and financial .....	92	12	–	26	26	26	8
Professional and related .....	91	12	18	26	26	26	9
Service .....	97	13	26	26	26	–	3
Sales and office .....	94	12	18	26	26	26	6
Sales and related .....	91	12	13	26	26	26	9
Office and administrative support .....	94	12	20	26	26	26	6
Natural resources, construction, and maintenance .....	90	13	24	26	26	36	10
Installation, maintenance, and repair .....	89	13	24	26	26	–	11
Production, transportation, and material moving ...	93	13	25	26	26	26	7
Production .....	92	13	–	26	26	26	8
Transportation and material moving .....	93	13	26	26	26	26	7
Full time .....	92	12	18	26	26	26	8
Part time .....	96	–	26	26	26	52	4
Union .....	90	13	26	26	26	52	10
Nonunion .....	93	12	18	26	26	26	7
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	96	12	26	26	26	–	4
Lowest 10 percent .....	98	24	26	26	–	52	2
Second 25 percent .....	94	12	18	26	26	26	6
Third 25 percent .....	94	12	18	26	26	26	6
Highest 25 percent .....	89	12	22	26	26	26	11
Highest 10 percent .....	89	12	21	26	26	26	11
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	13	24	26	26	26	8
Manufacturing .....	92	13	25	26	26	26	8
Service-providing industries .....	93	12	20	26	26	26	7
Trade, transportation, and utilities .....	92	12	21	26	26	26	8
Wholesale trade .....	93	12	–	26	26	26	7
Retail trade .....	89	11	13	26	26	26	11
Transportation and warehousing .....	97	21	26	26	26	26	3
Utilities .....	95	–	24	26	26	36	5

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	82	13	25	26	26	52	18
Financial activities .....	92	12	21	26	26	26	8
Finance and insurance .....	92	13	25	26	26	26	8
Credit intermediation and related activities .....	92	13	25	26	26	26	8
Insurance carriers and related activities .....	92	12	18	26	26	26	8
Professional and business services .....	92	12	13	26	26	26	8
Professional and technical services .....	94	12	13	25	26	26	6
Education and health services .....	95	12	18	26	26	26	5
Educational services .....	94	13	22	26	26	26	6
Junior colleges, colleges, and universities .....	93	13	26	26	26	26	7
Healthcare and social assistance .....	95	12	18	26	26	26	5
Accommodation and food services .....	100	—	26	26	—	52	—
1 to 99 workers .....	94	12	18	26	26	26	6
1 to 49 workers .....	94	12	20	26	26	26	6
50 to 99 workers .....	93	12	13	26	26	26	7
100 workers or more .....	92	12	22	26	26	26	8
100 to 499 workers .....	94	12	13	26	26	26	6
500 workers or more .....	89	13	25	26	26	26	11
<b>Geographic areas</b>							
New England .....	90	12	13	26	26	26	10
Middle Atlantic .....	94	—	26	26	26	26	6
East North Central .....	90	13	18	26	26	26	10
South Atlantic .....	95	12	13	26	26	26	5
East South Central .....	94	11	12	26	26	—	6
West South Central .....	93	12	—	26	26	26	7
Mountain .....	89	12	13	26	26	26	11
Pacific .....	95	12	—	26	26	—	5

<sup>1</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 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	1	18	1	40	27	13	63.0	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	1	16	1	41	22	18	64.3	60.0
Management, business, and financial .....	—	14	—	41	22	21	65.3	60.0
Professional and related .....	1	17	1	42	23	17	63.7	60.0
Service .....	—	26	—	33	34	4	60.2	60.0
Sales and office .....	1	19	1	36	28	14	62.9	60.0
Sales and related .....	1	16	2	39	29	13	63.0	60.0
Office and administrative support .....	1	20	1	35	27	15	62.9	60.0
Natural resources, construction, and maintenance .....	—	15	—	46	28	8	62.2	60.0
Construction, extraction, farming, fishing, and forestry .....	—	10	—	41	36	—	64.2	60.0
Installation, maintenance, and repair .....	—	18	—	48	24	7	61.1	60.0
Production, transportation, and material moving .....	—	14	—	44	26	14	63.3	60.0
Production .....	—	13	—	43	27	14	62.6	60.0
Transportation and material moving .....	—	15	—	45	26	13	64.0	60.0
Full time .....	1	17	1	41	26	15	63.2	60.0
Part time .....	—	23	—	34	36	5	61.5	60.0
Union .....	1	17	3	31	37	11	62.2	60.0
Nonunion .....	1	18	1	41	25	14	63.1	60.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	22	—	33	37	4	60.8	60.0
Lowest 10 percent .....	—	23	—	30	43	2	61.0	60.0
Second 25 percent .....	1	17	1	41	28	12	62.7	60.0
Third 25 percent .....	1	18	1	41	24	15	63.0	60.0
Highest 25 percent .....	1	15	1	41	24	18	64.3	60.0
Highest 10 percent .....	1	16	1	38	23	21	65.4	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	1	12	1	44	25	17	63.9	60.0
Construction .....	—	14	—	41	39	3	61.7	60.0
Manufacturing .....	—	11	—	44	23	20	64.4	60.0
Service-providing industries .....	1	19	1	39	27	13	62.8	60.0
Trade, transportation, and utilities .....	—	16	—	40	26	16	64.4	60.0
Wholesale trade .....	—	15	—	41	28	16	64.5	60.0
Retail trade .....	—	17	—	37	29	15	63.8	60.0
Transportation and warehousing .....	—	19	—	49	18	15	63.9	60.0
Utilities .....	—	—	—	—	—	61	82.3	86.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information .....	—	20	—	36	27	17	63.0	60.0
Financial activities .....	—	20	—	29	25	25	65.3	60.0
Finance and insurance .....	—	16	—	25	28	29	67.2	66.0
Credit intermediation and related activities .....	—	22	—	22	37	17	64.2	66.0
Insurance carriers and related activities .....	—	10	—	34	19	36	67.9	66.0
Real estate and rental and leasing .....	—	—	—	—	17	—	58.8	60.0
Professional and business services .....	—	13	—	45	33	8	62.6	60.0
Professional and technical services .....	—	7	—	50	29	13	64.5	60.0
Administrative and waste services .....	—	—	—	37	43	—	60.7	60.0
Education and health services .....	1	25	1	40	21	12	61.4	60.0
Educational services .....	—	28	—	30	13	29	67.2	60.0
Junior colleges, colleges, and universities .....	—	26	—	25	10	38	71.2	60.0
Healthcare and social assistance .....	2	24	1	42	23	8	60.0	60.0
Leisure and hospitality .....	—	32	—	36	—	3	59.8	60.0
Accommodation and food services .....	—	30	—	38	—	3	59.9	60.0
Other services .....	—	14	6	27	41	—	60.5	60.0
1 to 99 workers .....	1	23	1	36	30	10	61.7	60.0
1 to 49 workers .....	—	22	—	33	34	9	61.8	60.0
50 to 99 workers .....	—	23	—	42	22	12	61.5	60.0
100 workers or more .....	1	14	1	43	24	16	63.9	60.0
100 to 499 workers .....	1	11	1	48	25	14	63.2	60.0
500 workers or more .....	1	19	1	36	24	19	64.8	60.0
<b>Geographic areas</b>								
New England .....	—	8	—	61	—	20	64.9	60.0
Middle Atlantic .....	1	33	1	15	46	6	61.2	66.0
East North Central .....	—	10	—	51	21	17	63.5	60.0
South Atlantic .....	—	13	—	57	10	19	63.3	60.0
East South Central .....	—	—	—	57	12	—	63.3	60.0
West South Central .....	—	8	—	58	15	16	64.5	60.0
Mountain .....	—	7	—	52	23	17	65.0	60.0
Pacific .....	—	9	—	43	26	13	62.8	60.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	76	\$170	\$315	\$561	\$1,000	\$2,308	24
<b>Worker characteristics</b>							
Management, professional, and related .....	71	170	500	750	1,500	2,500	29
Management, business, and financial .....	72	170	500	–	1,666	2,500	28
Professional and related .....	70	170	–	600	1,500	2,500	30
Service .....	88	170	–	546	584	1,300	12
Sales and office .....	76	170	250	561	1,385	2,500	24
Sales and related .....	77	170	300	561	1,500	4,615	23
Office and administrative support .....	76	170	250	572	1,200	2,350	24
Natural resources, construction, and maintenance .....	77	200	500	572	1,000	–	23
Construction, extraction, farming, fishing, and forestry .....	76	260	500	550	–	–	24
Installation, maintenance, and repair .....	77	200	500	584	1,000	1,730	23
Production, transportation, and material moving ...	74	170	300	500	600	1,500	26
Production .....	68	170	250	515	–	1,500	32
Transportation and material moving .....	79	170	400	500	584	1,385	21
Full time .....	74	170	350	572	1,250	2,400	26
Part time .....	88	170	170	500	572	584	12
Union .....	79	170	225	500	572	1,000	21
Nonunion .....	75	170	315	572	1,200	2,350	25
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	87	170	170	546	584	1,000	13
Second 25 percent .....	76	170	300	559	1,000	2,000	24
Third 25 percent .....	74	170	300	572	1,150	2,309	26
Highest 25 percent .....	72	170	500	600	1,500	2,500	28
Highest 10 percent .....	70	170	500	–	2,000	2,500	30
<b>Establishment characteristics</b>							
Goods-producing industries .....	68	170	350	572	1,000	2,000	32
Manufacturing .....	63	175	350	572	1,000	2,000	37
Service-providing industries .....	78	170	300	561	1,000	2,350	22
Trade, transportation, and utilities .....	76	170	200	500	750	1,846	24
Wholesale trade .....	74	170	–	560	–	2,500	26
Retail trade .....	78	170	200	546	750	–	22
Transportation and warehousing .....	79	170	–	500	572	1,000	21
Information .....	60	170	–	–	2,300	2,308	40

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	69	\$170	—	\$1,000	\$2,309	\$4,039	31
Finance and insurance .....	64	170	—	1,153	2,500	5,769	36
Credit intermediation and related activities .....	74	170	\$561	1,385	2,500	—	26
Insurance carriers and related activities .....	53	—	584	—	3,000	3,456	47
Professional and business services .....	86	—	500	—	1,500	2,500	14
Professional and technical services .....	83	—	559	1,000	1,750	2,350	17
Education and health services .....	70	170	—	561	1,000	2,307	30
Educational services .....	57	170	170	561	1,000	1,500	43
Junior colleges, colleges, and universities .....	47	170	170	584	1,385	1,500	53
Healthcare and social assistance .....	73	170	300	561	1,000	2,310	27
1 to 99 workers .....	84	170	—	550	—	1,800	16
1 to 49 workers .....	85	170	—	559	750	1,500	15
50 to 99 workers .....	80	170	300	524	1,000	2,307	20
100 workers or more .....	70	170	350	584	1,500	2,500	30
100 to 499 workers .....	76	170	315	584	1,500	2,500	24
500 workers or more .....	62	170	—	584	1,500	2,650	38
<b>Geographic areas</b>							
New England .....	71	250	475	1,000	1,000	2,309	29
Middle Atlantic .....	91	170	170	546	584	—	9
East North Central .....	54	200	320	560	1,250	2,500	46
South Atlantic .....	73	260	500	1,000	1,500	2,500	27
East South Central .....	73	300	500	1,000	—	2,500	27
West South Central .....	71	250	500	—	1,500	2,500	29
Mountain .....	71	—	500	1,000	—	3,000	29
Pacific .....	84	201	500	—	2,080	2,400	16

<sup>1</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 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	8	92
<b>Worker characteristics</b>		
Management, professional, and related .....	8	92
Management, business, and financial .....	7	93
Professional and related .....	9	91
Service .....	11	89
Sales and office .....	8	92
Sales and related .....	9	91
Office and administrative support .....	7	93
Natural resources, construction, and maintenance	9	91
Installation, maintenance, and repair .....	10	90
Production, transportation, and material moving ...	6	94
Production .....	7	93
Transportation and material moving .....	5	95
Full time .....	8	92
Part time .....	3	97
Union .....	8	92
Nonunion .....	8	92
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	8	92
Second 25 percent .....	8	92
Third 25 percent .....	9	91
Highest 25 percent .....	8	92
Highest 10 percent .....	8	92
<b>Establishment characteristics</b>		
Goods-producing industries .....	8	92
Manufacturing .....	8	92
Service-providing industries .....	8	92
Trade, transportation, and utilities .....	8	92
Wholesale trade .....	8	92
Retail trade .....	8	92
Transportation and warehousing .....	7	93
Utilities .....	19	81

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information .....	4	96
Financial activities .....	7	93
Finance and insurance .....	6	94
Credit intermediation and related activities .....	5	95
Insurance carriers and related activities ....	8	92
Professional and business services .....	10	90
Professional and technical services .....	6	94
Education and health services .....	8	92
Educational services .....	9	91
Junior colleges, colleges, and universities .....	10	90
Healthcare and social assistance .....	7	93
1 to 99 workers .....	6	94
1 to 49 workers .....	6	94
50 to 99 workers .....	7	93
100 workers or more .....	9	91
100 to 499 workers .....	7	93
500 workers or more .....	10	90
<b>Geographic areas</b>		
New England .....	5	95
Middle Atlantic .....	8	92
East North Central .....	6	94
West North Central .....	9	91
South Atlantic .....	11	89
East South Central .....	7	93
Pacific .....	6	94

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	94	4	1	1
<b>Worker characteristics</b>				
Management, professional, and related .....	96	4	—	—
Management, business, and financial .....	96	3	—	—
Professional and related .....	96	4	—	—
Service .....	95	3	—	—
Protective service .....	98	—	—	—
Sales and office .....	95	4	1	( <sup>1</sup> )
Sales and related .....	90	10	—	—
Office and administrative support .....	96	3	1	( <sup>1</sup> )
Natural resources, construction, and maintenance	90	6	2	2
Construction, extraction, farming, fishing, and forestry .....	86	—	4	—
Installation, maintenance, and repair .....	92	5	1	2
Production, transportation, and material moving ...	91	3	4	2
Production .....	90	2	6	2
Transportation and material moving .....	92	4	2	2
Full time .....	95	4	1	1
Part time .....	87	10	—	—
Union .....	76	9	10	5
Nonunion .....	96	3	( <sup>1</sup> )	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	94	4	—	—
Lowest 10 percent .....	86	—	—	—
Second 25 percent .....	96	3	1	1
Third 25 percent .....	94	4	2	1
Highest 25 percent .....	94	4	1	( <sup>1</sup> )
Highest 10 percent .....	94	5	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	91	3	4	2
Construction .....	91	6	3	—
Manufacturing .....	92	2	5	2
Service-providing industries .....	95	4	1	( <sup>1</sup> )
Trade, transportation, and utilities .....	88	10	1	2
Wholesale trade .....	90	7	—	—
Retail trade .....	81	17	—	—
Transportation and warehousing .....	97	—	—	—
Utilities .....	75	20	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information .....	92	8	—	—
Financial activities .....	97	2	—	—
Finance and insurance .....	97	2	—	—
Credit intermediation and related activities .....	97	3	—	—
Insurance carriers and related activities .....	97	2	—	—
Real estate and rental and leasing .....	94	—	—	—
Professional and business services .....	97	3	—	—
Professional and technical services .....	98	—	—	—
Administrative and waste services .....	98	—	—	—
Education and health services .....	98	1	( <sup>1</sup> )	—
Educational services .....	97	3	—	—
Junior colleges, colleges, and universities .....	96	4	( <sup>1</sup> )	—
Healthcare and social assistance .....	98	1	—	—
Leisure and hospitality .....	100	—	—	—
Accommodation and food services .....	100	—	—	—
Other services .....	100	—	—	—
1 to 99 workers .....	95	3	1	( <sup>1</sup> )
1 to 49 workers .....	95	4	—	—
50 to 99 workers .....	97	2	—	—
100 workers or more .....	94	4	1	1
100 to 499 workers .....	95	4	1	1
500 workers or more .....	93	4	2	1
<b>Geographic areas</b>				
New England .....	95	4	—	—
Middle Atlantic .....	94	4	—	—
East North Central .....	92	3	3	2
West North Central .....	95	3	—	—
South Atlantic .....	95	4	—	—
East South Central .....	93	6	—	—
West South Central .....	96	3	—	—
Mountain .....	94	5	—	—
Pacific .....	94	5	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	24	64	6	6	1	58.2	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	25	62	5	7	1	58.0	60.0
Management, business, and financial .....	24	62	5	9	1	58.2	60.0
Professional and related .....	25	62	5	6	1	57.9	60.0
Service .....	28	64	5	—	—	57.6	60.0
Protective service .....	—	73	—	—	—	59.6	60.0
Sales and office .....	24	62	7	6	1	58.3	60.0
Sales and related .....	22	67	5	4	2	58.5	60.0
Office and administrative support .....	25	60	7	7	1	58.2	60.0
Natural resources, construction, and maintenance .....	18	71	5	3	3	58.9	60.0
Construction, extraction, farming, fishing, and forestry .....	22	70	—	—	—	58.6	60.0
Installation, maintenance, and repair .....	16	71	4	4	3	59.0	60.0
Production, transportation, and material moving ...	18	71	4	5	1	58.4	60.0
Production .....	17	70	5	7	1	58.9	60.0
Transportation and material moving .....	20	73	4	—	—	57.8	60.0
Full time .....	23	64	5	6	1	58.2	60.0
Part time .....	26	57	—	5	—	58.4	60.0
Union .....	31	58	7	3	1	57.6	60.0
Nonunion .....	23	64	5	6	1	58.2	60.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	23	70	3	2	1	57.9	60.0
Lowest 10 percent .....	—	60	—	—	—	56.6	60.0
Second 25 percent .....	23	65	6	5	( <sup>2</sup> )	58.0	60.0
Third 25 percent .....	21	65	6	6	1	58.4	60.0
Highest 25 percent .....	25	62	5	7	1	58.1	60.0
Highest 10 percent .....	25	61	6	7	1	58.2	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	18	70	4	6	1	58.7	60.0
Construction .....	—	87	—	—	—	59.9	60.0
Manufacturing .....	19	68	—	7	—	58.7	60.0
Service-providing industries .....	25	63	6	6	1	58.1	60.0
Trade, transportation, and utilities .....	19	69	6	4	1	58.4	60.0
Wholesale trade .....	17	71	7	4	2	58.0	60.0
Retail trade .....	13	74	—	7	—	59.2	60.0
Transportation and warehousing .....	23	72	—	3	—	57.9	60.0
Utilities .....	42	27	23	—	—	58.6	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information .....	20	61	—	6	—	59.1	60.0
Financial activities .....	34	51	8	6	1	57.5	60.0
Finance and insurance .....	37	48	8	6	1	57.2	60.0
Credit intermediation and related activities .....	40	43	9	—	—	56.8	60.0
Insurance carriers and related activities .....	28	56	8	—	—	58.1	60.0
Real estate and rental and leasing .....	—	75	—	—	—	59.9	60.0
Professional and business services .....	21	62	—	9	—	58.3	60.0
Professional and technical services .....	22	64	—	7	—	57.8	60.0
Administrative and waste services .....	—	61	15	—	—	58.2	60.0
Education and health services .....	29	65	2	4	( <sup>2</sup> )	57.2	60.0
Educational services .....	9	75	5	9	2	60.2	60.0
Junior colleges, colleges, and universities .....	8	77	7	5	2	59.9	60.0
Healthcare and social assistance .....	34	62	—	3	—	56.4	60.0
Leisure and hospitality .....	—	75	—	—	—	60.6	60.0
Accommodation and food services .....	—	62	—	—	—	60.8	60.0
Other services .....	—	62	—	—	5	60.5	60.0
1 to 99 workers .....	18	68	5	7	1	58.9	60.0
1 to 49 workers .....	20	68	5	6	1	58.6	60.0
50 to 99 workers .....	15	69	5	9	2	59.5	60.0
100 workers or more .....	26	62	6	5	1	57.8	60.0
100 to 499 workers .....	18	70	6	5	1	58.6	60.0
500 workers or more .....	34	54	6	6	( <sup>2</sup> )	57.0	60.0
<b>Geographic areas</b>							
New England .....	21	70	4	4	1	58.3	60.0
Middle Atlantic .....	24	63	4	—	—	58.8	60.0
East North Central .....	23	69	—	4	—	58.1	60.0
West North Central .....	16	67	7	9	1	59.5	60.0
South Atlantic .....	27	64	4	3	2	57.3	60.0
East South Central .....	24	63	—	7	—	57.7	60.0
West South Central .....	24	67	—	5	—	57.5	60.0
Mountain .....	23	60	13	—	—	58.3	60.0
Pacific .....	25	53	10	11	1	58.7	60.0

<sup>1</sup> 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."

<sup>2</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	87	\$3,000	\$5,000	\$8,000	\$10,000	\$15,000	13
<b>Worker characteristics</b>							
Management, professional, and related .....	87	4,000	5,000	10,000	12,000	16,000	13
Management, business, and financial .....	89	4,000	6,000	10,000	13,000	20,000	11
Professional and related .....	86	4,000	5,000	8,000	10,000	15,000	14
Service .....	87	3,000	5,000	6,000	10,000	12,500	13
Sales and office .....	89	3,000	5,000	8,000	12,000	20,000	11
Sales and related .....	92	4,000	5,000	7,500	12,000	20,000	8
Office and administrative support .....	88	3,000	5,000	9,000	12,000	20,000	12
Natural resources, construction, and maintenance	86	3,000	5,000	6,000	10,000	15,000	14
Installation, maintenance, and repair .....	87	3,000	5,000	6,000	10,000	14,000	13
Production, transportation, and material moving ...	83	–	5,000	6,000	10,000	15,000	17
Production .....	82	2,500	5,000	7,500	10,000	15,000	18
Transportation and material moving .....	84	–	–	6,000	10,000	15,000	16
Full time .....	87	3,000	5,000	8,000	10,000	15,000	13
Part time .....	84	2,500	5,000	7,000	10,000	15,500	16
Union .....	86	–	3,000	5,000	8,000	12,500	14
Nonunion .....	87	3,000	5,000	8,000	11,000	15,000	13
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	90	–	5,000	6,000	10,000	15,000	10
Second 25 percent .....	87	3,000	5,000	7,500	10,000	15,000	13
Third 25 percent .....	86	3,000	5,000	7,500	10,000	15,000	14
Highest 25 percent .....	87	3,000	5,000	10,000	12,500	17,300	13
Highest 10 percent .....	85	4,000	6,000	10,000	15,000	20,000	15
<b>Establishment characteristics</b>							
Goods-producing industries .....	83	3,000	5,000	7,500	10,000	15,000	17
Construction .....	93	5,000	5,000	6,000	10,000	15,000	7
Manufacturing .....	82	3,000	5,000	7,500	10,500	15,000	18
Service-providing industries .....	88	3,000	5,000	8,000	10,000	16,000	12
Trade, transportation, and utilities .....	86	–	5,000	6,000	10,000	15,000	14
Wholesale trade .....	91	–	5,000	6,500	10,000	15,000	9
Retail trade .....	91	2,800	5,000	5,000	10,000	15,000	9
Transportation and warehousing .....	81	–	–	7,000	10,000	15,000	19
Utilities .....	61	5,000	7,000	12,000	15,000	15,000	39

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	85	\$4,000	\$4,000	\$7,500	\$12,000	\$15,000	15
Financial activities .....	91	2,500	6,000	10,000	18,000	25,000	9
Finance and insurance .....	90	2,500	7,000	10,208	20,000	27,000	10
Credit intermediation and related activities .....	92	2,500	6,000	10,000	20,833	30,000	8
Insurance carriers and related activities .....	85	5,000	8,333	11,000	15,000	25,000	15
Professional and business services .....	83	5,000	6,000	10,000	10,000	17,300	17
Professional and technical services .....	92	5,000	6,000	10,000	10,000	20,000	8
Education and health services .....	92	3,000	5,000	6,667	10,000	15,000	8
Educational services .....	89	4,000	5,000	7,000	10,000	14,000	11
Junior colleges, colleges, and universities .....	88	5,000	5,000	7,500	10,000	15,000	12
Healthcare and social assistance .....	94	3,000	5,000	6,000	10,000	15,000	6
1 to 99 workers .....	89	3,000	5,000	7,500	10,000	15,000	11
1 to 49 workers .....	90	3,000	5,000	7,000	10,000	15,000	10
50 to 99 workers .....	88	4,000	5,000	8,000	10,000	15,000	12
100 workers or more .....	86	3,000	5,000	8,500	12,000	16,667	14
100 to 499 workers .....	90	3,333	5,000	7,500	10,000	15,000	10
500 workers or more .....	81	2,917	5,000	10,000	15,000	20,000	19
<b>Geographic areas</b>							
New England .....	93	3,000	5,000	7,500	12,000	15,000	7
Middle Atlantic .....	87	2,500	5,000	6,000	10,000	15,000	13
East North Central .....	84	3,000	5,000	6,000	10,000	15,000	16
West North Central .....	79	4,000	5,000	10,000	12,000	16,667	21
South Atlantic .....	86	3,000	5,000	8,000	10,000	15,000	14
West South Central .....	91	—	5,000	7,560	10,000	15,000	9
Pacific .....	88	3,500	6,000	10,000	12,650	17,300	12

<sup>1</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 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.

<sup>2</sup> 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/eps/glossary20122013.htm](http://www.bls.gov/ncs/eps/glossary20122013.htm).

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	79	78	98	23	22	99	35	33	96
<b>Worker characteristics</b>									
Management, professional, and related .....	80	78	98	22	21	99	37	36	96
Professional and related .....	79	77	97	20	20	99	36	35	96
Teachers .....	78	76	97	18	18	99	36	35	96
Primary, secondary, and special education school teachers .....	85	84	98	18	18	98	39	38	98
Service .....	76	75	98	24	23	98	26	25	96
Protective service .....	85	85	99	23	22	97	26	25	96
Sales and office .....	79	78	98	25	24	99	35	34	97
Office and administrative support .....	80	78	98	25	25	99	35	34	97
Natural resources, construction, and maintenance .....	91	89	99	28	28	100	45	44	99
Production, transportation, and material moving .....	78	77	99	22	21	99	29	27	94
Full time .....	90	88	98	25	24	98	39	38	97
Part time .....	23	22	96	12	12	99	11	10	93
Union .....	86	85	98	28	27	99	34	33	97
Nonunion .....	74	72	97	19	18	98	35	34	96
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	62	61	98	19	18	98	27	26	96
Lowest 10 percent .....	48	46	96	13	13	99	20	19	97
Second 25 percent .....	84	82	98	25	24	99	34	33	96
Third 25 percent .....	85	83	98	25	24	98	39	37	96
Highest 25 percent .....	89	86	97	24	23	99	39	38	97
Highest 10 percent .....	90	86	96	26	26	100	34	33	97
<b>Establishment characteristics</b>									
Service-providing industries .....	79	78	98	23	22	99	34	33	96
Education and health services .....	79	77	97	20	20	98	36	35	96
Educational services .....	79	77	97	20	19	99	36	34	96
Elementary and secondary schools .....	78	76	98	19	19	99	34	33	97
Junior colleges, colleges, and universities .....	81	77	95	18	18	98	40	37	93
Healthcare and social assistance .....	81	79	97	25	25	97	38	37	97
Hospitals .....	90	87	97	23	22	97	42	41	98
Public administration .....	83	82	99	27	26	99	31	30	96
1 to 99 workers .....	63	63	99	20	20	99	37	35	96
1 to 49 workers .....	60	59	99	22	22	99	30	30	99
50 to 99 workers .....	68	67	99	17	17	98	46	43	94
100 workers or more .....	82	80	98	23	23	99	34	33	96
100 to 499 workers .....	75	73	98	19	18	98	32	31	98
500 workers or more .....	84	82	98	25	25	99	35	34	96

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	85	82	97	26	26	98	35	33	94
Local government .....	77	76	98	22	21	99	35	34	97
<b>Geographic areas</b>									
New England .....	73	69	94	7	7	100	15	15	97
Middle Atlantic .....	84	84	100	43	43	100	18	18	98
East North Central .....	79	76	97	24	23	97	50	48	96
West North Central .....	79	78	99	13	13	100	58	58	100
South Atlantic .....	83	81	98	27	25	96	44	41	94
East South Central .....	85	80	94	—	—	—	19	18	95
West South Central .....	77	76	98	10	10	100	15	14	94
Mountain .....	80	79	99	19	19	99	64	61	95
Pacific .....	73	72	99	30	30	100	29	28	99

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	10	90
<b>Worker characteristics</b>		
Management, professional, and related .....	11	89
Professional and related .....	11	89
Teachers .....	10	90
Primary, secondary, and special education school teachers .....	9	91
Service .....	12	88
Protective service .....	10	90
Sales and office .....	9	91
Office and administrative support .....	9	91
Natural resources, construction, and maintenance	7	93
Production, transportation, and material moving ...	7	93
Full time .....	10	90
Part time .....	9	91
Union .....	9	91
Nonunion .....	12	88
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	10	90
Second 25 percent .....	10	90
Third 25 percent .....	11	89
Highest 25 percent .....	10	90
Highest 10 percent .....	13	87
<b>Establishment characteristics</b>		
Service-providing industries .....	10	90
Education and health services .....	10	90
Educational services .....	10	90
Elementary and secondary schools .....	9	91
Healthcare and social assistance .....	12	88
Hospitals .....	11	89
Public administration .....	10	90
1 to 99 workers .....	8	92
1 to 49 workers .....	8	92
50 to 99 workers .....	7	93
100 workers or more .....	11	89
100 to 499 workers .....	11	89
500 workers or more .....	10	90

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government .....	15	85
Local government .....	8	92
<b>Geographic areas</b>		
New England .....	42	58
Middle Atlantic .....	7	93
East North Central .....	16	84
West North Central .....	5	95
South Atlantic .....	8	92
West South Central .....	7	93
Mountain .....	2	98
Pacific .....	2	98

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	37	2	54	5	2
<b>Worker characteristics</b>					
Management, professional, and related .....	35	2	56	5	2
Professional and related .....	35	2	56	5	2
Teachers .....	33	1	59	5	2
Primary, secondary, and special education school teachers .....	30	1	62	5	2
Service .....	40	3	51	5	1
Protective service .....	37	4	53	6	1
Sales and office .....	38	—	52	6	—
Office and administrative support .....	38	—	52	6	—
Natural resources, construction, and maintenance .....	40	—	53	3	—
Production, transportation, and material moving ...	36	2	50	—	—
Full time .....	37	2	54	5	2
Part time .....	35	—	58	4	—
Union .....	33	2	56	8	( <sup>1</sup> )
Nonunion .....	41	2	51	3	4
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	38	1	55	3	3
Lowest 10 percent .....	45	—	51	—	2
Second 25 percent .....	39	2	51	5	3
Third 25 percent .....	40	3	49	6	3
Highest 25 percent .....	32	2	59	6	1
Highest 10 percent .....	35	2	59	5	( <sup>1</sup> )
<b>Establishment characteristics</b>					
Service-providing industries .....	37	2	54	5	2
Education and health services .....	37	1	55	5	2
Educational services .....	36	1	56	5	2
Elementary and secondary schools .....	30	1	61	5	3
Junior colleges, colleges, and universities .....	51	—	40	5	—
Healthcare and social assistance .....	47	—	48	3	—
Hospitals .....	44	—	52	—	—
Public administration .....	36	3	53	7	2
1 to 99 workers .....	31	1	61	3	4
1 to 49 workers .....	27	—	62	—	—
50 to 99 workers .....	36	—	60	—	—
100 workers or more .....	38	2	53	6	2
100 to 499 workers .....	37	—	57	4	—
500 workers or more .....	38	2	52	6	2

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government .....	42	2	47	5	3
Local government .....	35	2	56	5	2
<b>Geographic areas</b>					
New England .....	22	—	65	—	—
Middle Atlantic .....	37	1	47	15	—
East North Central .....	45	—	49	4	—
West North Central .....	47	—	46	5	—
South Atlantic .....	52	2	33	2	10
East South Central .....	50	—	43	—	—
West South Central .....	19	—	80	1	—
Mountain .....	35	—	61	—	—
Pacific .....	15	4	75	5	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2013**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	–	49	23	25	–	1.4	–
<b>Worker characteristics</b>							
Management, professional, and related .....	–	47	23	26	–	1.4	1.5
Professional and related .....	–	47	24	26	3	1.4	1.5
Teachers .....	–	45	25	27	4	1.5	1.5
Primary, secondary, and special education school teachers .....	–	47	27	24	2	1.4	–
Service .....	–	54	19	23	5	1.4	1.0
Protective service .....	–	58	12	21	–	1.5	1.0
Sales and office .....	–	52	22	24	2	1.4	–
Office and administrative support .....	–	52	23	23	2	1.4	–
Natural resources, construction, and maintenance .....	–	49	23	24	–	1.4	–
Production, transportation, and material moving ...	–	40	35	22	–	1.5	1.5
Full time .....	–	49	23	25	–	1.4	1.4
Part time .....	–	64	–	–	–	1.2	1.0
Union .....	–	57	27	11	–	1.3	1.0
Nonunion .....	–	43	19	36	–	1.5	1.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	–	48	23	29	–	1.4	–
Lowest 10 percent .....	–	42	21	–	–	1.5	1.5
Second 25 percent .....	–	53	21	24	3	1.4	1.0
Third 25 percent .....	–	54	19	24	–	1.4	1.0
Highest 25 percent .....	–	42	28	22	–	1.5	1.5
Highest 10 percent .....	–	41	26	21	–	1.6	1.5
<b>Establishment characteristics</b>							
Service-providing industries .....	–	49	23	25	–	1.4	–
Education and health services .....	–	47	23	28	2	1.4	1.5
Educational services .....	–	44	23	30	2	1.5	1.5
Elementary and secondary schools .....	–	43	28	27	1	1.4	1.5
Junior colleges, colleges, and universities .....	–	44	–	–	5	1.5	–
Healthcare and social assistance .....	–	62	21	–	–	1.3	1.0
Hospitals .....	–	62	–	–	–	1.3	1.0
Public administration .....	–	59	18	17	–	1.4	1.0
1 to 99 workers .....	–	55	–	17	7	1.4	–
1 to 49 workers .....	–	50	–	–	–	1.4	–
50 to 99 workers .....	–	59	–	–	–	1.4	1.0
100 workers or more .....	–	49	23	25	–	1.4	–
100 to 499 workers .....	–	46	26	22	6	1.5	1.5
500 workers or more .....	–	50	22	26	–	1.4	–

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2013—Continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government .....	—	49	19	—	3	1.4	—
Local government .....	—	49	24	23	—	1.4	1.3
<b>Geographic areas</b>							
Middle Atlantic .....	—	27	51	6	15	1.7	1.5
East North Central .....	—	70	11	16	4	1.3	1.0
West North Central .....	—	38	—	—	—	1.4	1.5
South Atlantic .....	—	51	16	32	—	1.4	—
West South Central .....	—	35	—	—	—	1.5	1.5
Mountain .....	—	65	—	—	—	1.2	1.0
Pacific .....	—	81	—	—	—	1.1	1.0

<sup>1</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	51	\$50,000	\$50,000	\$100,000	–	\$400,000	49
<b>Worker characteristics</b>							
Management, professional, and related .....	52	50,000	50,000	100,000	–	400,000	48
Professional and related .....	52	50,000	50,000	100,000	–	400,000	48
Teachers .....	48	50,000	50,000	–	–	350,000	52
Primary, secondary, and special education school teachers .....	42	50,000	50,000	–	\$100,000	–	58
Service .....	53	50,000	50,000	100,000	250,000	500,000	47
Protective service .....	49	50,000	50,000	100,000	250,000	–	51
Sales and office .....	48	50,000	50,000	–	–	500,000	52
Office and administrative support .....	48	50,000	50,000	–	–	500,000	52
Natural resources, construction, and maintenance .....	46	–	50,000	100,000	–	400,000	54
Production, transportation, and material moving ...	47	50,000	–	100,000	–	450,000	53
Full time .....	51	50,000	50,000	100,000	–	450,000	49
Part time .....	50	50,000	50,000	–	–	–	50
Union .....	48	45,000	50,000	–	200,000	400,000	52
Nonunion .....	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	54	50,000	50,000	100,000	150,000	500,000	46
Lowest 10 percent .....	57	50,000	–	100,000	–	500,000	43
Second 25 percent .....	55	50,000	50,000	100,000	250,000	400,000	45
Third 25 percent .....	49	50,000	50,000	100,000	250,000	400,000	51
Highest 25 percent .....	47	50,000	50,000	100,000	250,000	–	53
Highest 10 percent .....	52	–	50,000	–	–	400,000	48
<b>Establishment characteristics</b>							
Service-providing industries .....	52	50,000	50,000	100,000	–	450,000	48
Education and health services .....	53	50,000	50,000	100,000	–	400,000	47
Educational services .....	53	50,000	50,000	100,000	–	400,000	47
Elementary and secondary schools .....	42	50,000	50,000	–	144,000	250,000	58
Junior colleges, colleges, and universities .....	73	50,000	50,000	100,000	–	–	27
Healthcare and social assistance .....	57	50,000	–	–	–	–	43
Hospitals .....	61	50,000	100,000	–	400,000	–	39
Public administration .....	49	50,000	50,000	100,000	200,000	500,000	51
1 to 99 workers .....	30	50,000	–	–	250,000	500,000	70
1 to 49 workers .....	30	–	–	–	–	–	70
50 to 99 workers .....	30	50,000	–	–	250,000	500,000	70
100 workers or more .....	53	50,000	50,000	100,000	–	400,000	47
100 to 499 workers .....	54	50,000	50,000	100,000	150,000	250,000	46
500 workers or more .....	53	50,000	50,000	100,000	–	500,000	47

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	58	—	\$50,000	—	—	\$500,000	42
Local government .....	48	\$50,000	50,000	\$100,000	\$200,000	400,000	52
<b>Geographic areas</b>							
Middle Atlantic .....	32	—	40,000	50,000	—	—	68
East North Central .....	46	50,000	50,000	150,000	—	250,000	54
South Atlantic .....	39	50,000	50,000	200,000	280,000	—	61
West South Central .....	54	50,000	50,000	—	—	—	46
Mountain .....	71	—	50,000	—	—	—	29

<sup>1</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 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	5,000	10,000	20,000	42,500	50,000
Professional and related .....	5,000	10,000	20,000	40,000	50,000
Teachers .....	5,000	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	–	10,000	25,000	50,000	50,000
Service .....	5,000	10,000	20,000	–	50,000
Protective service .....	5,000	10,000	20,000	35,000	50,000
Sales and office .....	5,000	10,000	20,000	25,000	50,000
Office and administrative support .....	5,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance .....	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	–	10,000	20,000	25,000	50,000
Full time .....	5,000	10,000	20,000	40,000	50,000
Part time .....	–	15,000	–	50,000	50,000
Union .....	5,000	10,000	25,000	50,000	50,000
Nonunion .....	5,000	10,000	–	25,000	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	20,000	25,000	50,000
Lowest 10 percent .....	–	10,000	20,000	25,000	50,000
Second 25 percent .....	5,000	10,000	20,000	30,000	50,000
Third 25 percent .....	5,000	10,000	20,000	–	50,000
Highest 25 percent .....	5,000	10,000	25,000	50,000	50,000
Highest 10 percent .....	5,000	–	30,000	50,000	50,000
<b>Establishment characteristics</b>					
Service-providing industries .....	5,000	10,000	20,000	40,000	50,000
Education and health services .....	5,000	10,000	20,000	42,500	50,000
Educational services .....	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools .....	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	–	20,000	25,000	50,000
Healthcare and social assistance .....	5,000	10,000	20,000	25,000	50,000
Hospitals .....	5,000	10,000	20,000	25,000	50,000
Public administration .....	5,000	10,000	20,000	25,000	50,000
1 to 99 workers .....	–	10,000	20,000	30,000	50,000
1 to 49 workers .....	10,000	10,000	20,000	30,000	50,000
50 to 99 workers .....	5,000	10,000	20,000	–	50,000
100 workers or more .....	5,000	10,000	20,000	40,000	50,000
100 to 499 workers .....	10,000	10,000	20,000	–	50,000
500 workers or more .....	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013—Continued**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$5,000	\$5,000	\$20,000	\$25,000	\$50,000
Local government .....	—	10,000	20,000	45,000	50,000
<b>Geographic areas</b>					
New England .....	5,000	5,000	5,000	20,000	50,000
Middle Atlantic .....	5,000	—	40,000	50,000	50,000
East North Central .....	—	20,000	30,000	50,000	50,000
West North Central .....	10,000	15,000	20,000	—	50,000
South Atlantic .....	—	10,000	—	25,000	30,000
East South Central .....	10,000	10,000	—	20,000	50,000
West South Central .....	5,000	10,000	15,000	20,000	—
Mountain .....	10,000	15,000	20,000	50,000	50,000
Pacific .....	5,000	10,000	25,000	50,000	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> 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>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	53	35	8	4
<b>Worker characteristics</b>				
Management, professional, and related .....	54	32	9	4
Professional and related .....	53	32	11	5
Teachers .....	52	34	11	3
Primary, secondary, and special education school teachers .....	49	39	—	—
Service .....	54	34	7	4
Protective service .....	57	33	—	—
Sales and office .....	48	42	6	4
Office and administrative support .....	48	42	6	4
Natural resources, construction, and maintenance .....	56	35	—	—
Production, transportation, and material moving ...	53	38	—	—
Full time .....	53	36	8	3
Part time .....	58	21	—	—
Union .....	45	39	13	3
Nonunion .....	63	30	2	5
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	54	36	3	8
Lowest 10 percent .....	49	34	—	—
Second 25 percent .....	57	34	6	3
Third 25 percent .....	53	36	8	3
Highest 25 percent:				
Highest 10 percent .....	44	41	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	53	35	8	4
Education and health services .....	52	34	—	—
Educational services .....	50	35	8	6
Elementary and secondary schools .....	44	43	6	8
Junior colleges, colleges, and universities .....	72	—	15	—
Healthcare and social assistance .....	61	25	—	—
Hospitals .....	59	35	—	—
Public administration .....	52	37	9	2
1 to 99 workers .....	54	44	—	—
1 to 49 workers .....	60	—	—	—
50 to 99 workers .....	45	51	—	—
100 workers or more .....	53	33	9	4
100 to 499 workers .....	53	30	11	6
500 workers or more .....	53	34	9	4
State government .....	83	—	12	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Local government .....	41	47	7	6
<b>Geographic areas</b>				
New England .....	76	—	—	—
Middle Atlantic .....	—	48	27	—
East North Central .....	48	—	—	—
West North Central .....	54	42	—	—
South Atlantic .....	70	28	—	3
West South Central .....	52	46	—	—
Mountain .....	—	61	—	—
Pacific .....	80	13	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	12	88
<b>Worker characteristics</b>		
Management, professional, and related .....	10	90
Professional and related .....	11	89
Teachers .....	9	91
Service .....	15	85
Protective service .....	19	81
Sales and office .....	14	86
Office and administrative support .....	15	85
Natural resources, construction, and maintenance .....	15	85
Production, transportation, and material moving .....	7	93
Full time .....	13	87
Part time .....	8	92
Union .....	15	85
Nonunion .....	9	91
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	10	90
Second 25 percent .....	11	89
Third 25 percent .....	10	90
Highest 25 percent:		
Highest 10 percent .....	17	83
<b>Establishment characteristics</b>		
Service-providing industries .....	12	88
Education and health services .....	10	90
Educational services .....	7	93
Elementary and secondary schools .....	6	94
Junior colleges, colleges, and universities .....	6	94
Healthcare and social assistance .....	22	78
Public administration .....	18	82
100 workers or more .....	13	87
100 to 499 workers .....	19	81
500 workers or more .....	11	89
State government .....	14	86

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Local government .....	12	88
<b>Geographic areas</b>		
New England .....	—	100
Middle Atlantic .....	30	70
East North Central .....	19	81
West South Central .....	—	100

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	3	—	86	9	—
<b>Worker characteristics</b>					
Management, professional, and related .....	—	—	87	8	2
Professional and related .....	—	—	87	7	2
Teachers .....	—	—	85	5	3
Primary, secondary, and special education school teachers .....	—	—	85	4	—
Service .....	2	—	85	10	—
Protective service .....	—	—	81	—	—
Sales and office .....	1	—	86	11	—
Office and administrative support .....	1	—	85	11	—
Natural resources, construction, and maintenance .....	—	—	87	8	—
Production, transportation, and material moving ...	19	—	72	—	—
Full time .....	3	—	86	9	—
Part time .....	—	—	83	8	—
Union .....	5	1	83	9	2
Nonunion .....	—	—	89	8	2
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	—	—	89	6	3
Lowest 10 percent .....	—	—	90	3	—
Second 25 percent .....	3	—	83	11	—
Third 25 percent .....	—	—	85	9	—
Highest 25 percent:					
Highest 10 percent .....	—	—	87	6	3
<b>Establishment characteristics</b>					
Service-providing industries .....	3	—	86	9	—
Education and health services .....	—	—	87	7	2
Educational services .....	—	—	88	5	2
Elementary and secondary schools .....	—	—	89	4	2
Junior colleges, colleges, and universities .....	—	—	84	12	—
Healthcare and social assistance .....	—	—	83	13	—
Hospitals .....	—	—	89	11	—
Public administration .....	2	—	84	12	—
1 to 99 workers .....	—	—	88	5	—
1 to 49 workers .....	—	—	88	—	—
50 to 99 workers .....	—	—	89	—	—
100 workers or more .....	3	—	86	9	—
100 to 499 workers .....	—	—	86	10	—
500 workers or more .....	3	( <sup>2</sup> )	85	9	2
State government .....	—	—	81	17	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Local government .....	4	—	88	5	—
<b>Geographic areas</b>					
New England .....	—	—	89	—	—
Middle Atlantic .....	4	—	91	—	2
East North Central .....	3	—	74	19	—
West North Central .....	—	—	85	—	—
South Atlantic .....	—	—	84	—	—
West South Central .....	—	—	92	—	—
Mountain .....	—	—	90	—	—
Pacific .....	—	—	86	8	—

<sup>1</sup> 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."

<sup>2</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2013**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	84	13	22	26	26	52	16
<b>Worker characteristics</b>							
Management, professional, and related .....	83	–	22	26	–	52	17
Professional and related .....	80	–	22	26	–	52	20
Teachers .....	77	–	22	26	52	52	23
Primary, secondary, and special education school teachers .....	76	–	22	26	52	52	24
Service .....	86	–	24	26	26	52	14
Protective service .....	86	–	25	26	26	52	14
Sales and office .....	82	–	22	26	26	52	18
Office and administrative support .....	82	–	22	26	26	52	18
Natural resources, construction, and maintenance .....	88	13	22	26	26	52	12
Production, transportation, and material moving ...	78	–	22	26	26	–	22
Full time .....	84	13	22	26	26	52	16
Union .....	79	–	25	26	26	52	21
Nonunion .....	89	13	21	26	–	52	11
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	85	18	21	26	26	52	15
Second 25 percent .....	89	–	22	26	–	52	11
Third 25 percent .....	83	–	24	26	–	52	17
Highest 25 percent:							
Highest 10 percent .....	66	–	24	26	26	52	34
<b>Establishment characteristics</b>							
Service-providing industries .....	83	13	22	26	26	52	17
Education and health services .....	81	–	22	26	–	52	19
Educational services .....	78	20	22	26	–	52	22
Elementary and secondary schools .....	75	–	22	26	52	52	25
Junior colleges, colleges, and universities .....	88	25	26	26	26	52	12
Healthcare and social assistance .....	93	13	20	26	26	52	7
Public administration .....	87	–	24	26	26	52	13
100 workers or more .....	83	–	22	26	26	52	17
100 to 499 workers .....	86	12	20	26	26	52	14
500 workers or more .....	82	–	24	26	26	52	18
State government .....	94	–	25	26	26	52	6

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Local government .....	79	13	22	26	26	52	21
<b>Geographic areas</b>							
Middle Atlantic .....	80	26	26	26	26	—	20
East North Central .....	56	—	20	26	52	52	44
West North Central .....	88	13	—	24	26	—	12
South Atlantic .....	94	22	22	—	52	52	6
Pacific .....	91	—	21	26	26	26	9

<sup>1</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 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	–	31	8	30	19	12	60.9	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	–	33	9	30	14	15	61.1	60.0
Professional and related .....	–	32	9	28	15	17	62.0	60.0
Teachers .....	–	35	6	29	10	20	62.7	60.0
Primary, secondary, and special education school teachers .....	–	39	4	27	10	21	62.2	60.0
Service .....	–	30	–	30	24	6	59.7	60.0
Protective service .....	–	38	–	33	24	5	58.8	60.0
Sales and office .....	–	24	9	30	30	7	60.9	60.0
Office and administrative support .....	–	23	9	31	30	7	61.0	60.0
Natural resources, construction, and maintenance .....	–	28	–	33	21	–	62.8	60.0
Production, transportation, and material moving .....	–	37	–	27	–	–	60.1	60.0
Full time .....	–	30	6	32	19	12	61.2	60.0
Part time .....	–	41	–	–	21	–	56.9	55.0
Union .....	–	20	9	35	26	9	61.1	60.0
Nonunion .....	–	42	6	25	12	15	60.6	60.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	–	35	7	29	17	12	60.3	60.0
Lowest 10 percent .....	–	44	5	30	–	–	59.0	60.0
Second 25 percent .....	–	32	11	29	20	8	59.8	60.0
Third 25 percent .....	–	32	5	32	21	9	60.0	60.0
Highest 25 percent:								
Highest 10 percent .....	–	27	10	37	13	14	60.9	60.0
<b>Establishment characteristics</b>								
Service-providing industries .....	–	30	8	30	19	12	60.9	60.0
Education and health services .....	–	32	12	26	13	16	61.7	60.0
Educational services .....	–	35	12	24	11	18	62.0	60.0
Elementary and secondary schools .....	–	39	5	27	12	17	61.1	60.0
Junior colleges, colleges, and universities .....	–	21	29	16	8	–	66.7	60.0
Healthcare and social assistance .....	–	17	14	40	24	–	60.6	60.0
Hospitals .....	–	18	23	40	–	–	59.9	60.0
Public administration .....	–	29	–	31	32	5	60.0	60.0
1 to 99 workers .....	–	40	–	41	–	–	57.2	60.0
1 to 49 workers .....	–	55	–	31	–	–	55.4	50.0
50 to 99 workers .....	–	–	–	58	–	–	60.4	60.0
100 workers or more .....	–	29	9	29	20	13	61.3	60.0
100 to 499 workers .....	–	30	–	37	17	8	59.2	60.0
500 workers or more .....	–	29	9	27	20	14	61.9	60.0
State government .....	–	19	19	39	–	–	61.9	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Local government .....	—	35	4	27	22	12	60.5	60.0
<b>Geographic areas</b>								
Middle Atlantic .....	—	19	4	26	47	4	61.7	66.0
East North Central .....	—	46	—	27	—	—	59.2	60.0
South Atlantic .....	—	58	—	22	5	15	59.1	50.0
West South Central .....	—	—	—	55	—	—	62.8	60.0
Mountain .....	—	—	—	46	—	—	66.6	60.0
Pacific .....	—	22	33	39	—	—	56.7	58.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	72	\$170	–	\$625	\$831	\$1,662	28
<b>Worker characteristics</b>							
Management, professional, and related .....	74	185	\$500	692	831	2,000	26
Professional and related .....	73	170	500	692	831	1,662	27
Teachers .....	75	185	546	692	831	–	25
Primary, secondary, and special education school teachers .....	72	–	513	692	831	–	28
Service .....	69	135	200	500	692	1,500	31
Protective service .....	62	135	200	500	692	–	38
Sales and office .....	74	185	200	572	–	1,662	26
Office and administrative support .....	74	185	200	572	850	1,662	26
Natural resources, construction, and maintenance .....	66	135	–	584	692	1,500	34
Production, transportation, and material moving ...	58	170	–	692	1,000	1,500	42
Full time .....	72	170	–	692	831	1,662	28
Part time .....	65	–	185	200	476	700	35
Union .....	80	135	200	513	831	1,662	20
Nonunion .....	62	450	625	692	987	2,000	38
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	68	185	–	692	750	1,500	32
Lowest 10 percent .....	58	–	500	692	–	–	42
Second 25 percent .....	72	170	200	572	692	1,500	28
Third 25 percent .....	75	170	–	692	961	1,662	25
Highest 25 percent:							
Highest 10 percent .....	73	185	572	831	831	–	27
<b>Establishment characteristics</b>							
Service-providing industries .....	71	170	–	625	831	1,662	29
Education and health services .....	71	185	500	692	831	1,662	29
Educational services .....	73	185	500	692	831	–	27
Elementary and secondary schools .....	71	–	500	692	831	–	29
Healthcare and social assistance .....	63	135	–	–	–	2,000	37
Hospitals .....	64	170	–	987	1,500	2,000	36
Public administration .....	72	135	200	584	–	1,662	28
1 to 99 workers .....	69	–	462	692	–	–	31
50 to 99 workers .....	60	135	–	–	1,662	–	40
100 workers or more .....	72	170	200	600	831	1,662	28
100 to 499 workers .....	63	170	–	692	–	2,307	37
500 workers or more .....	74	170	200	600	831	1,500	26
State government .....	80	135	185	584	692	1,662	20

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Local government .....	68	\$200	\$450	\$692	\$850	—	32
<b>Geographic areas</b>							
Middle Atlantic .....	86	170	200	546	831	\$831	14
East North Central .....	25	500	600	1,000	—	2,000	75
South Atlantic .....	79	500	692	692	692	2,000	21
Pacific .....	81	135	135	—	—	1,662	19

<sup>1</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 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	18	82
<b>Worker characteristics</b>		
Management, professional, and related .....	19	81
Professional and related .....	20	80
Teachers .....	22	78
Primary, secondary, and special education school teachers .....	24	76
Service .....	18	82
Protective service .....	19	81
Sales and office .....	19	81
Office and administrative support .....	20	80
Full time .....	18	82
Part time .....	21	79
Union .....	18	82
Nonunion .....	18	82
Average wage within the following categories: <sup>1</sup>		
Second 25 percent .....	16	84
Third 25 percent .....	14	86
Highest 25 percent .....	21	79
Highest 10 percent .....	19	81
<b>Establishment characteristics</b>		
Service-providing industries .....	18	82
Education and health services .....	20	80
Educational services .....	21	79
Elementary and secondary schools .....	23	77
Junior colleges, colleges, and universities .....	17	83
Public administration .....	17	83
100 workers or more .....	18	82
100 to 499 workers .....	20	80
500 workers or more .....	18	82

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government .....	20	80
Local government .....	18	82
<b>Geographic areas</b>		
Middle Atlantic .....	8	92
East North Central .....	38	62
West North Central .....	8	92
South Atlantic .....	6	94
Mountain .....	52	48

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	95	4	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	95	3	—	—
Professional and related .....	95	3	—	—
Teachers .....	96	—	2	—
Primary, secondary, and special education school teachers .....	96	—	2	—
Service .....	94	5	—	—
Protective service .....	93	7	—	—
Sales and office .....	95	5	—	—
Office and administrative support .....	94	5	—	—
Natural resources, construction, and maintenance .....	98	—	—	—
Production, transportation, and material moving .....	96	—	—	—
Full time .....	95	4	—	—
Part time .....	95	—	—	—
Union .....	95	3	—	—
Nonunion .....	95	4	—	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	94	5	—	—
Lowest 10 percent .....	97	—	—	—
Second 25 percent .....	94	5	—	—
Third 25 percent .....	95	4	—	—
Highest 25 percent .....	96	2	—	—
Highest 10 percent .....	95	—	2	—
<b>Establishment characteristics</b>				
Service-providing industries .....	95	4	—	—
Education and health services .....	96	3	—	—
Educational services .....	96	2	—	—
Elementary and secondary schools .....	97	—	2	—
Junior colleges, colleges, and universities .....	95	—	—	—
Healthcare and social assistance .....	94	—	—	—
Hospitals .....	94	—	—	—
Public administration .....	93	6	—	—
1 to 99 workers .....	91	6	2	—
1 to 49 workers .....	89	—	—	—
50 to 99 workers .....	94	—	—	—
100 workers or more .....	96	3	—	—
100 to 499 workers .....	96	—	—	—
500 workers or more .....	96	4	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government .....	89	—	—	—
Local government .....	97	2	—	—
<b>Geographic areas</b>				
New England .....	100	—	—	—
Middle Atlantic .....	95	—	—	—
East North Central .....	90	9	—	—
West North Central .....	96	—	—	—
South Atlantic .....	98	—	—	—
East South Central .....	89	—	—	—
West South Central .....	100	—	—	—
Mountain .....	98	—	—	—
Pacific .....	94	—	2	—

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	17	43	23	13	4	60.6	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	15	40	27	13	5	60.9	60.0
Professional and related .....	16	38	27	13	6	60.9	60.0
Teachers .....	16	36	26	15	8	61.1	60.0
Primary, secondary, and special education school teachers .....	16	32	28	16	7	61.3	62.0
Service .....	22	46	17	10	5	60.2	60.0
Protective service .....	22	48	15	–	–	60.1	60.0
Sales and office .....	17	50	17	15	1	60.1	60.0
Office and administrative support .....	17	49	17	16	1	60.1	60.0
Natural resources, construction, and maintenance .....	18	42	23	–	–	60.3	60.0
Production, transportation, and material moving ...	17	54	–	–	–	61.1	60.0
Full time .....	16	44	24	13	4	60.7	60.0
Part time .....	41	23	10	–	–	59.0	60.0
Union .....	21	43	12	16	7	60.5	60.0
Nonunion .....	13	43	32	10	2	60.7	60.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	18	41	26	12	3	60.7	60.0
Lowest 10 percent .....	21	38	24	–	–	60.2	60.0
Second 25 percent .....	17	44	24	11	4	60.5	60.0
Third 25 percent .....	13	46	24	13	4	61.3	60.0
Highest 25 percent .....	20	42	19	14	6	60.1	60.0
Highest 10 percent .....	19	48	17	12	4	59.5	60.0
<b>Establishment characteristics</b>							
Service-providing industries .....	17	43	23	13	4	60.7	60.0
Education and health services .....	17	42	24	12	5	60.7	60.0
Educational services .....	16	39	26	14	6	61.2	60.0
Elementary and secondary schools .....	17	32	29	16	6	61.4	62.0
Junior colleges, colleges, and universities .....	12	56	18	–	–	60.5	60.0
Healthcare and social assistance .....	23	59	–	–	–	57.5	60.0
Hospitals .....	25	57	–	–	–	57.1	60.0
Public administration .....	19	45	22	12	3	60.3	60.0
1 to 99 workers .....	–	42	–	14	6	62.1	60.0
1 to 49 workers .....	–	36	–	–	–	62.3	62.0
50 to 99 workers .....	–	47	–	–	–	62.0	60.0
100 workers or more .....	18	44	22	12	4	60.4	60.0
100 to 499 workers .....	23	42	16	15	5	60.0	60.0
500 workers or more .....	16	44	24	12	4	60.5	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013—Continued**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government .....	11	51	25	—	—	60.9	60.0
Local government .....	19	41	22	13	5	60.5	60.0
<b>Geographic areas</b>							
Middle Atlantic .....	11	61	—	19	—	61.0	60.0
East North Central .....	48	19	—	13	—	57.6	60.0
West North Central .....	—	61	—	11	—	61.1	60.0
South Atlantic .....	8	34	53	—	—	61.3	62.0
East South Central .....	—	58	—	—	—	58.9	60.0
West South Central .....	—	78	—	—	—	59.4	60.0
Mountain .....	—	35	—	34	—	63.7	66.0
Pacific .....	14	52	20	—	—	61.0	60.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).

**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 <sup>1</sup>					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
<b>Worker characteristics</b>							
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: <sup>2</sup>							
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
<b>Establishment characteristics</b>							
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 <sup>1</sup>					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
<b>Geographic areas</b>							
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

<sup>1</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 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).