

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

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$25,000	\$50,000
Worker characteristics					
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: ³					
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
Establishment characteristics					
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,¹ 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 ²				
	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
Geographic areas					
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

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: 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.